

Southwest Business



JUNE 1940

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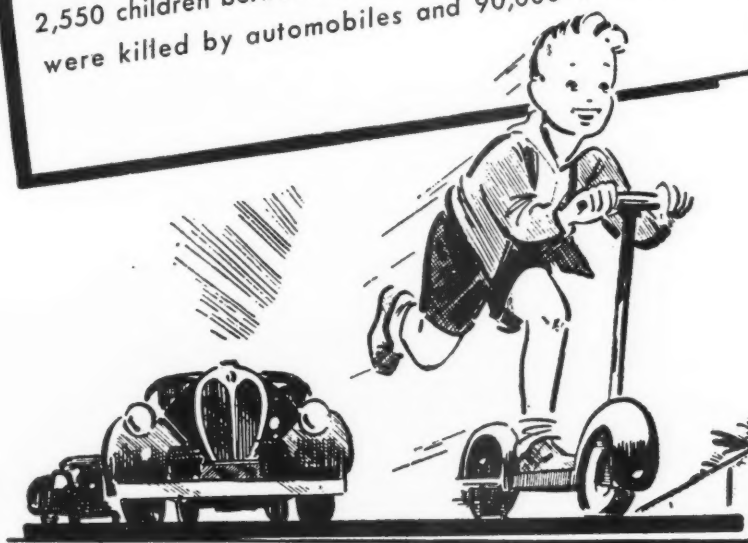
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22% of the pedestrians killed in traffic accidents are under 15 years of age. In one year, some 2,550 children between the ages of six to fourteen years were killed by automobiles and 90,000 were injured



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Lone Star  Gas Co.

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Southwest Business

VOLUME 19 JUNE, 1940 NUMBER 6

Established in 1922 by the Dallas Chamber of Commerce in the interest of the Southwest.

ANDREW DeSHONG, Editor EARL Y. BATEMAN, Manager

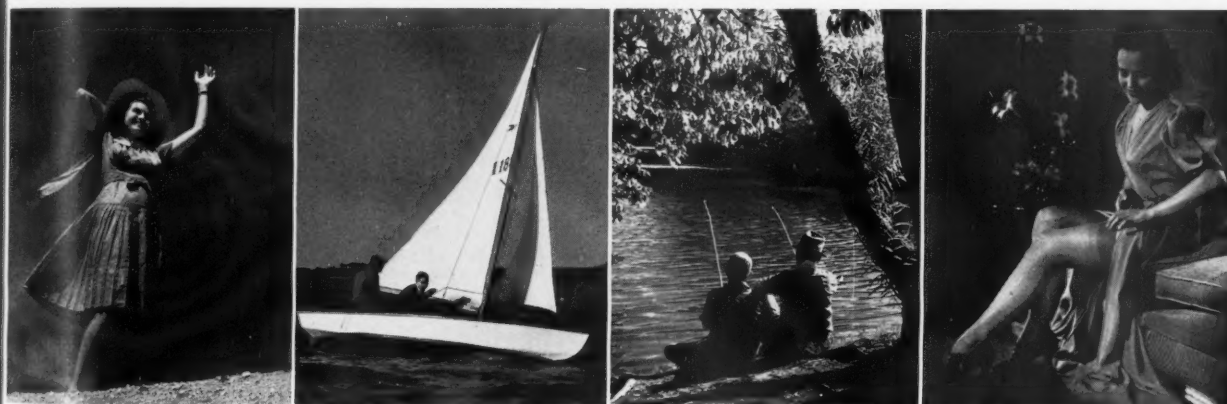
Homes Make A City

This issue of Southwest Business is dedicated to the real estate profession and allied building trades, in recognition of the part they have played, and continue to play, in the building of Dallas as the Southwest's metropolis.

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W. R. BURNS
Oil, the Southwest's greatest natural resource, has materially contributed to the growth of Dallas and the Southwest.



JOE FLEMING
Oil has made possible increased expansion in the industrializing of the Southwest and Dallas in its constructive progress.



C. F. O'DONNELL
The constructive development of oil in the Southwest has been of untold benefit in making Dallas the fourth leading insurance center.



JOHN W. CARPENTER
The Southwest and Dallas unquestionably recognizes the co-operation of the oil industry and its constructive leaders in its development and growth.



NATHAN ADAMS
The financial interests of the Southwest and Dallas recognize the important factor that oil has and will be in the future expansion of these areas.

Forward in Forty

DALLAS, | the SOUTHWEST'S OIL CENTER

Dallas is fortunate in its geographical location near the center of an area wherein are located varied industries and multiple sources of income. In the petroleum industry Dallas occupies a place of marked leadership, but leadership in any constructive activity simply imposes increased responsibilities, greater opportunities, that must be recognized and accepted. Early leadership may result from accident of location, but if kept and if continued, it must be through an understanding cooperation with and a needed service to each industry, each institution that combine to make up a city's industrial, civic and social order.

Among industries, the position any one division deserves to have in its ranking is that place it earns for itself through the service it renders or through the production and distribution of needed products to which must be added a full cooperation with and a constructive service to every other cross-section of industry and to the public at large. The particular size an industry may claim does not necessarily fix its place in or insure its value in the estimate of the public. Rather, its ability to engage in teamwork with other industries and institutions, and its sincere desire to make its own plans a part of a larger general program for the public good provide the measure, the real, the true value of any industry.

Petroleum has meant much and can mean more to Dallas, to Texas and to the Southwest. Bare statistics rarely furnish interesting reading, but if they are vitalized, translated into human values, then their recital can furnish a background against which the public can see the composite picture of an industry. The petroleum industry in Texas, in the Southwest, is relatively new. From its beginning at Corsicana just a little more than four decades ago with fewer than 100 people employed, it has grown to its present position among the industries of the world. During this brief period it has probably created more new wealth for the areas in which it has operated than any other single industry. It is the good fortune of Dallas that its location is near the center of the many oil fields of the Southwest.

The petroleum industry places in circulation nationally more than four billion dollars a year represented in wages of one and one-half billion dollars, royalties to property owners two hundred million dollars, equipment and supplies purchased from other industries \$875,000,000, railroad freight charges paid \$260,000,000, taxes of all kinds, \$1,300,000,000. During 1939, 31.73% of the entire income for Texas was produced by the petroleum industry. There are approximately 92,000 producing oil and gas wells in Texas today, and even the 52,420 dry holes that have been drilled have been a source of income for those engaged in drilling them and for those who furnished the necessary equipment for the drilling. There is either oil development or prospecting for oil in all the 254 counties in Texas except seven. More than 65,000 miles of oil and gas pipe lines have been built in Texas at a cost of \$250,000,000. Again, thousands of Texas land owners have received and are receiving now royalties and lease payments from the petroleum industry amounting to \$132,000,000 a year. This four billion dollar expenditure contributes a very substantial part to the development of all other industries and institutions within our borders. Payrolls, lease rentals, bonuses and royalties paid to Texas land owners and for routine operating expenses of the industry aggregate more than \$550,000,000 a year while capital investments and new properties, plants, equipment and refineries bring the total expenditure to approximately \$750,000,000 a year. The taxes paid last year in Texas by the industry—state and local—aggregated seventy million dollars.

The above facts and figures are recited, not with the thought of claiming for the petroleum industry any preferential treatment or other recognition than it deserves because of the type and the need of the service it renders. It is closely related to every other existing industry in the matter of gasoline for power, natural gas for domestic and commercial uses, and oil for lubrication. There is no magic in the petroleum industry. For much too long the terms "gold" and "petroleum" have been considered synonymous. Any romance it might have had in its earlier years is gone. It is just a business now of locating and producing crude petroleum, of transporting it, refining it and distributing it to those individuals or those industries that require its products. The industry lays claim to no more than just an even chance, an equal consideration, with other industries. Aside from cotton, petroleum has brought more new dollars to Texas from all over the world than any other industry.

Those charged with the conduct of the petroleum industry during the past four decades and more have helped add an interesting chapter to the history of Southwestern progress. Looking ahead into the next decade there is good reason to believe the same degree of progress can be maintained, probably exceeded. Dallas can with confidence expect to remain a center of this industry provided full advantage is taken of the opportunity it has as a center at the present time. No industry, no city, is entitled to any leadership it does not earn and any present position of leadership can not be continued except as it is merited. The petroleum industry has rendered a very distinct service to Dallas, to Texas and to all the Southwest. In the years ahead Dallas should accept the trusteeship it has today, and, making constructive use of its many years of experience, cooperate in every reasonable way, not alone with the petroleum industry but with every other that has for its purpose the development of Dallas, of Texas and of this area. Sobered with this consciousness, challenged by the opportunity the years ahead afford, and willing to give its best in thought and service to merit the continued confidence of individuals and of industries, Dallas can face the future unafraid. Then "Forward with Dallas in Forty" will be more than a slogan, more than a talisman. It will be a definite realization, an accomplished fact.

J. A. L. L. L.



Next Month Transportation

by
W. R. BURNS

Next month a vital factor in the growth of Dallas and the Southwest, transportation, will be editorialized.

Southwest Business

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Published by the Dallas Chamber of Commerce

June, 1940

TODAY'S real estate dollar buys more than it did ten years ago or fifteen years ago. It probably buys more than it will three, five or ten years from now.

In a troubled and confused world, real estate remains a fundamentally sound investment. The land, and the improvements which we place upon the land, are tangibles which will never lose their inherent values. In the national picture, real estate values have been steadily increasing and there is every indication that the increase will continue. In many respects, real estate has investment advantages which are almost unequalled.

From the standpoint of Dallas, real estate values are even sounder. Dallas' growth has been consistent for more than half a century. Dallas has weathered panics and periods of great stress, and has always emerged with increased real estate values. Dallas has come through the greatest depression in history, and has gained 75,000 to 100,000 in population during this depression decade. We have averaged more than \$12,000,000 annually in expenditures for new construction during the decade from 1930 to 1940. We have gained in every index of growth and civic importance—in number of utility connections, in banking business, in postal receipts, in number of factories and in industrial capacity.

A city which can point to the record of sound growth that Dallas has experienced during the last ten years need have no jittery outlook upon the future.

Dallas realtors have two principles to which we hold steadfast:

Confidence in the future of America. A nation as great as America, a nation which has become great through freedom and individual enterprise, is capable of meeting any problem which fast-changing world conditions may present. Our first principle is a deeply-rooted confidence in the future of America, even in a war-torn world.

Confidence in the future of Dallas. A city, which has behind it the record of achievements Dallas has, needs only faith in its own future. I believe Dallas has that.

In 1941 Dallas will be one hundred years old. It has grown from a single log

cabin on the banks of the Trinity into a metropolis of nearly 400,000 people. It is the first city of the Southwest in both retail and wholesale business, in number of manufacturing establishments, in banking facilities and volume of banking business, in insurance, in medical and hospital facilities, in educational developments and in cultural and amusements facilities. Dallas is a complete, well-balanced city. It is in the geographic center, and at the center of density of population and of buying power, in the Southwest—an imperial region which is America's land of opportunity today.

As the Southwest grows, Dallas will continue to grow if we remain alive to our opportunities. I am confident that Dallas will remain alive to these opportunities.

The next ten years should bring Dallas greater developments than the city experienced during the 1930's, for there are unmistakable signs of great events for the Southwest.

For one thing, the current national defense program has focused attention upon

lating the industrial decentralization movement which has been underway for more than ten years.

The depression first indicated to America the dangers of congestion of industry. It started the movement toward establishment of branch factories and branch distribution facilities throughout the United States. The Dallas Chamber of Commerce, alert and efficient in its work to build a greater Dallas, sensed that trend even before the depression. It has capitalized on the decentralization trend. It has preached to industry the fact that a great regional market like the Southwest can be served best and most economically from within. It has secured for Dallas in increasing numbers important branch factories and branch offices of big national concerns. We are all familiar with these developments.

Now, the national defense program is still further focusing attention on the need for industrial decentralization. It is giving impetus to this movement, with the result that new opportunities are being created for Dallas to obtain important

DALLAS REAL ESTATE HAS A GREAT FUTURE

By **LESTER A. RUSSELL**

President, Real Estate Board

the need for decentralization in American industry. The great concentrations of industry in the North and East have made this nation vulnerable to the possibilities of attack under the conditions which modern, "total" warfare has developed. Recognition of this fact, evidenced by the government's announcement that new, vital defense industries should be located in the interior, between the Alleghenies and the Rocky Mountains, will be a powerful factor in stimu-

manufacturing and distributing developments—not in the national defense program alone, but in the general awakening of industry to the dangers of "carrying all its eggs in one basket."

The Southwest today is approximately one-eighth of the national market, with one-seventh of the nation's buying power. With the land and the resources to support millions of additional population, the Southwest will continue to grow as a regional market. No other area in America today offers the opportunities for growth and development that the Southwest does. The current national defense

Continued on Page 42



Dallas naturally counts its beautiful homes among its greatest assets. Parker-Griffith Photo.

THE STORY of Dallas is one of the brightest chapters in the history of America's big cities.

In 1841, John Neely Bryan decided to build a frontier trading post on the Trinity River. His log cabin became the first house in Dallas.

In 1941, when Dallas will celebrate its hundredth anniversary, the city can look back upon a century of great achievement, a century in which it has grown from a cluster of log cabins into a metropolis of nearly 400,000 people.

Its famous skyline is a symbol of the spirit of achievement which has made Dallas the city it is today. Dallas is the fourteenth biggest wholesale market in America. It ranks fourth in importance as an insurance center. It is the biggest inland cotton market in the world. With 1,382 oil companies, independent operators, supply companies, and allied units, Dallas is recognized as the permanent key city of the oil industry. It is the home

of the eleventh district Federal Reserve Bank, and is therefore one of the twelve officially recognized key financial centers of the country. It is the market and service center for the entire Southwest, which is an empire in itself.

Such a list of achievements could be expanded many times. Dallas has always been fortunate in the type of citizens it attracted, and its growth has been due primarily to the fact that Dallaskites have built their city as the service center of the Southwest, and have provided the facilities which the Southwest required of its market and service center. Therefore, Dallas has grown and will continue to grow as the Southwest grows, and its future is tied directly to the unbounded possibilities of this great imperial region.

In 1900, Dallas had a population of only 42,000. Today its population total is rapidly approaching 400,000. Its growth has been consistent and sound, however, and Dallas has never been willing to "sacrifice quality for quantity."

The civic assets of which Dallas is proudest are those which are of greatest interest to the people of the Southwest. First and foremost is the State Fair of Texas, which Dallas established and has been instrumental in maintaining for the benefit of the entire Southwest. The Texas State Fair, biggest annual exposition in America, is rightfully called "the show window of the Southwest." The State Fair, more than any other one institution, has been responsible for the development of the region. The \$100,000 in premiums which the State Fair offers for its 1940 livestock show, including \$25,000 in premiums for the National Hereford Show, is just one indication of the scope and influence of this biggest and finest of all state fairs.

In the \$15,000,000 State Fair grounds is the Dallas Civic Center. Here is a group of museums unequalled anywhere in this part of the country. The Texas Hall of State is the very symbol of Texas' greatness. It houses an important historical museum, maintained by the Dallas Historical Society. The Dallas Museum of Fine Arts, the Dallas Museum of Natural History, the Aquarium and the Texas Museum of Natural Resources, all in the civic center, attract hundreds of thousands of visitors annually.

By J. BEN CRITZ

Vice-President and General Manager,
Dallas Chamber of Commerce

Southern Methodist University. Baylor University's Colleges of Medicine and Dentistry and Nursing, Miss Hockaday's School for Girls, Terrill School for Boys, and Texas Country Day School are only a few of the institutions which help make Dallas one of the nation's great educational centers.

Seventeen hospitals, one of the nation's 25 highest-rated medical schools, and outstanding leaders in the medical profession make Dallas one of the greatest medical-hospital centers.

The Dallas Little Theatre, the nationally renowned Dallas Symphony Orchestra, and the annual spring visit to Dallas of New York's Metropolitan Grand Opera Company are a few of the city's other cultural assets.

Dallas' entertainment, sports and amusements facilities are varied to the point of meeting every taste. Its theaters, night clubs, parks and playgrounds, and highlighted sports events attract tens of thousands of visitors annually.

There are three big stadiums, ranging in seating capacity from 20,000 to 47,500. The most famous of course is the mammoth Cotton Bowl, site of the annual New Year's Day football classic. Steer Park, for professional baseball; the 14 public or semi-public golf courses for matched or individual play; arenas for wrestling and boxing; and municipal swimming beaches and pools are among Dallas' other assets.

Dallas' Love Field airport is always a good spectacle for visitors. It ranks as one of the busiest air terminals in the country, and produces more airline passengers, more air mail and more air express in ratio to population than any other airport in the country. The junction of three transcontinental airlines at Love Field makes it possible for visitors to see six giant airliners arrive and depart within a period of 30 minutes late each afternoon. Also of special interest to visitors are Dallas' three radio stations. Dallas is one of four cities in America which have two maximum power broadcasting stations of 50,000 watts each. The other cities are New York, Chicago and Los Angeles.

Such is the Dallas which will celebrate its first century of achievement next year. But perhaps the achievement in which it takes greatest pride is the fact that it has become a big city without losing its friendliness—a metropolis without forgetting that it is a neighbor and shares the fortunes of, every other section of the Southwest.

DALLAS—City of Achievement



CITY OF ACHIEVEMENT: Five views of today's Dallas. 1. The Main Street canyon (Parker-Griffith Photo); 2. A section of the skyline, showing the impressive Akard and Commerce Streets corner; 3. Downtown Dallas by night (Lloyd M. Long Photo); 4. Downtown Dallas from the west; 5. An aerial view, looking into the heart of the business district (Long Photo).



New tower in the Dallas skyline: The eight-story addition to the six-story Continental Building, largest office building development in Dallas in recent years, and said to be one of the largest office building construction projects in the country at this time. Parker-Griffith Photo.

IN the first four months of 1940, construction contract awards in Dallas' metropolitan districts totaled \$7,509,000.

The total indicates that the 1940 total will exceed \$20,000,000—the third successive year in which Dallas' new construction has exceeded a total value of \$20,000,000. The 1939 total was \$21,623,000; the 1938, \$21,497,000.

All totals used here are taken from F. W. Dodge Corporation reports, which list the actual contract awards on new construction, on the same basis that F. W. Dodge reports construction awards in every other city east of the Rockies.

Dallas' 1940 construction pace is not the greatest in its history, but every indication is that it will rank among the five biggest years in the city's history from the standpoint of total new construction. The four months total represented a decrease of 7.64 per cent from the total for the corresponding months of 1939; yet this decrease has been so slight that it can be offset easily by big construction projects still to be started in Dallas this year. The greatest construction total on record in Dallas was \$39,

772,300 in 1925; the second greatest \$25,524,100 in 1929; and third greatest \$24,524,500 in 1924. The 1940 total, judging from awards during the first four months, will exceed the average construction total of \$16,903,373 per year for 15 years, 1925 through 1939.

The Dallas Power and Light Co. reported that on April 30, 1940, the residences and apartments actually under construction in Dallas were the total equivalent of 1,030 single family units. Residential buildings actually completed in Dallas, January 1 to April 30, were the total equivalent of 1,262 single family units.

F. F. Kueny, Dallas district manager of Dodge Reports, stated that non-residential construction contracts during the first four months of 1940 totaled \$2,115,000, compared with \$2,295,000 for the same period of 1939; residential awards totaled \$4,257,000, compared

with \$5,300,000; and heavy engineering construction amounted to \$1,137,000, compared with \$536,000 in 1939.

Dallas' rapid strides toward a 1940 construction total of \$20,000,000 or more—the third successive year that Dallas has reached that total—indicate the soundness of Dallas' real estate values and the consistent growth of the city.

Signs of Dallas' growth are city-wide. Both residential construction and non-residential projects are to be found in all sections of Dallas. Of special significance, however, are several major projects under construction in the downtown area.

The largest downtown project is the eight-story addition to the six-story Continental Building at Commerce and Lane Streets. The J. W. Crowder Realty Co. is the owner. Not only is the eight-story addition the largest office building development in Dallas in several years, but it is also said to be one of the largest under construction in America at this time. Steel work on the addition has been completed. Additional floors of the Continental Building are to be occupied principally by oil companies. The Continental Supply Co., one of the largest oil field equipment and supply concerns in the world, occupies the first five floors of the building. The Continental Building will be completely air-conditioned, and additional high speed elevators are being installed to take care of the new tenants.

Second largest downtown project of 1940 is the two-story addition to the block-square Terminal Post Office and Federal Building at Commerce and Houston Streets, costing nearly \$500,000. The two additional floors will make the Federal building a five-story structure, and will provide office space for various Federal agencies now in rented quarters.

Nearing completion is the two-story addition to the four-story Federal Reserve Bank Building of the eleventh district, at Akard and Wood Streets. The Federal Reserve Bank addition will provide some 35,000 more square feet of office space.

Construction is well under way on a three-story annex to the S. H. Kress Store building on Elm near Akard Street, costing about \$125,000. Remodeling of the building at 1608 Main Street for Linz Brothers has been virtually completed.

An addition to the Dallas plant of the Ford Motor Co., costing \$350,000, will be started soon, company officials have announced. The Ford plant annex, 280 by 300 feet, will increase the capacity of the Dallas assembly unit by fifty cars daily, and will increase Ford's payrolls here.

The Masonic Temple Corporation, of which Judge F. H. Alexander is president, has just announced that a contract

4 MONTHS BUILDING



Two major building projects: Above, the two-story addition to the three-story, block-square Terminal Post Office and Federal Building at Commerce and Houston Streets, for which Congress has appropriated \$500,000. Below, the second unit in the \$500,000 building program of Campbell-Taggart Associated Bakeries, Inc., on the Lemmon Avenue Road. Campbell-Taggart recently completed and occupied an office building. Parker-Griffith Photos.



will be awarded about September 1 for a new, \$350,000 Dallas Masonic Temple at Harwood, Canton and Young Streets. The Masonic Temple will be erected on the site of Turner Hall, directly across the street from the Scottish Rite Cathedral.

Neiman-Marcus Co. is reported completing plans for an annex on the Main Street frontage of its building. The Rio Grande National Life Insurance Co. is planning extensive remodeling on the Linz Building at Main and Martin Streets, which it recently purchased. Jesse H. Jones is completing a two-story building at Elm and St. Paul Streets for a new

unit of the Skillern and Sons chain of drug stores. The big penthouse on the second unit of the Santa Fe Building is being extensively remodeled preparatory to removal of Station WFAA's offices and studios there from the Baker Hotel.

Preliminary work has been completed, and actual construction is scheduled to begin early in June, on a \$1,000,000 soap factory which Proctor and Gamble Co. will build on the South Lamar Street extension. The main building of the soap factory will be seven stories in height. Several smaller buildings are to be erected also. The soap plant will be on a 50-acre tract of land on which Proctor and Gam-

ble's big oil and shortening plant is located.

Standard Brands, Inc., is expected to start construction in the fall on a \$400,000 Fleischmann's yeast plant on Moxley Street, adjoining the new plant of Canada Dry Ginger Ale, Inc.

Campbell-Taggart Associated Bakeries, Inc., on the Lemmon Avenue road is the site of another major industrial development. Construction is nearing completion on the second unit in the Campbell-Taggart building program, reported to cost more than \$500,000.

Work is expected to be started early in the summer on a \$200,000 addition to Technical High School. The \$200,000 Administration Building at Love Field Airport is nearly completed, and will be opened later in the summer. The Lone Star Olds-Cadillac Co. has started con-

Continued on Page 52

TOTALS \$7,509,000



What!

... no Pressure?

JUST LIKE YOUR WATER SERVICE, electricity is delivered to your place of business at a suitable pressure (the electrical term is "voltage"). If anything interferes with the flow of water when you open a faucet, you see immediately that something is wrong and there's a hurry call for the plumber.

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Let ADEQUATE WIRING Help You Remove the "Bottleneck" from Profits



Adequate wiring delivers MORE electricity at no more cost, because it means...

- ENOUGH BRANCH CIRCUITS for full power supply.
- ENOUGH WIRE CAPACITY in all of the circuits to meet your present and steadily increasing electrical needs.
- ENOUGH CONVENIENCE AND LIGHTING OUTLETS for both present and increasing needs.
- ENOUGH SWITCHES, properly placed for safety and convenience.

Ask a qualified electrical contractor to check your wiring and make sure that it IS adequate...

TODAY

DALLAS POWER & LIGHT CO.

INCREASE PROFITS IN YOUR BUSINESS

Under the New
LOW RATES
*for Commercial-Industrial
Electric Service, Now
Benefiting Greater Dallas!*

This seventh major rate reduction since January 1, 1929 releases approximately \$375,000 in the next twelve months to industrial-commercial and municipal users for modernization, expansion and for improving general business operations through the INCREASED USE OF CHEAP ELECTRICITY.

NOW you can afford to use MORE Electric Service than ever before to...

- Attract New Business
- Speed up Sales
- Reduce Returned Goods
- Prevent "Summer Slumps"
- Eliminate Waste
- Speed up Production
- Improve Employee Efficiency
- Increase Employee Morale
- Promote Good Customer Relations

The Real Reason for Title Insurance

By LOUIS W. TURNER

Manager, Stewart Title Guaranty Company

DURING the past twenty-five years, the title insurance business has grown in such proportions that its use has become almost indispensable in the financing of the construction of improvements to real estate and sales and loans made on real estate. The average man understands very little about the part played by a title insurance company in the construction of a new house or in the sale or making of a loan on real estate, whether city property or farm property, new construction or old construction. To get a clearer understanding of the part filled by title insurance companies in these transactions, it might be interesting to discuss the general practice and procedure followed.

In the construction of a new house, the owner first selects his lot, if he is not already the owner of a lot. The seller and purchaser enter into a contract for sale of the lot, setting forth the purchase price, terms of sale and earnest deposit. The contract of sale generally provides that the earnest deposit shall be made to the title company, pending the approval of title, closing of sale and issuance of owner's title policy insuring purchaser to have a good title. The attorneys for the title company examine the title and cure all defects in the title before the sale is closed. The title company also prepares all papers necessary to be signed in the sale, investigates taxes and special assessments, gets all papers properly executed, figures the prorations of taxes, insurance, interest and rents, if any, files all papers for record, attending to every detail of closing, pays to the seller the purchase money and issues to the purchaser an owner's policy insuring the purchaser to have a good title. By this procedure, both seller and purchaser are fully protected. The seller does not part with his title until he has received his purchase money for the lot. The purchaser does not pay over the purchase money until he has received a title policy insuring him to have a good title. If the title is bad, the title company returns to the purchaser his earnest deposit, and the parties are placed in status quo with no loss or injury to either party.

In the foregoing transaction, it does not take a wise man to see the important and indispensable part played by the title company. It acts as an independent and impartial escrow agent for the protection not only of the purchaser but of the seller. Without this protection furnished by the title company, the purchaser might deposit his earnest money with a dishonest seller or agent, who would convert the money to his own use and

refuse to convey title; or the seller might have a bad title and refuse to return the earnest money; or purchaser might suffer the complete loss of the total purchase if the seller has no title to convey.

After a purchaser has acquired an insured title to his lot, he agrees with a contractor on a price to build his house according to plans and specifications prepared by the purchaser's architect. Here again the title company comes into the picture. The title company prepares and gets executed the mechanic's lien contract between the owner and the contractor covering the price agreed upon for the construction of the house. Generally, a bank or lumber company finances the erection of the improvements during the course of construction. Before the bank or lumber company will advance any money for labor or materials, it is necessary that the title company issue a preliminary binder or commitment letter, stating that the title is good and that it will issue its title policy on completion and acceptance of the improvements and proof furnished that all bills for labor and material have been paid.

This service of the title company is of tremendous benefit and indispensable to banks, lumber companies and contractors. Without the title commitment letter from the title company, thousands of dollars might be spent on improvements at a great loss and damage to the bank, lumber company or contractor, as well as to the owner, because of a bad or defective title. The underlying basis, therefore, for the great bulk of new construction is the title commitment letters issued by the title companies.

When the improvements are completed and accepted and proof furnished that all bills are paid, the title company then closes the permanent loan with the bank, mortgage company or insurance company making the loan. A first lien mortgage policy is issued to the company making the loan, insuring that the loan is secured by a valid first lien on the property and that all bills for labor and material have been paid. The title company prepares all of the papers, disburses the loan proceeds through its escrow department to the proper parties to receive it, and records all papers.

In all of these transactions, from the sale of the lot, construction of the improvements and closing of the permanent loan, the title company not only passes on the title but prepares and holds

all papers, and holds safely in its escrow department all money until such papers and money are ready to be delivered. The service rendered in attending to all of these details is in addition to the absolute protection afforded by the title policy. It is this service that is largely responsible for the development of title insurance to a point where it has become almost indispensable in the handling of all real estate transactions.

In addition to this service rendered by the title company, the title policy that it issues affords the only absolute protection against loss because of defects in the title. Some people think that if they have an abstract, it is assurance that they have a good title. An abstract is merely a brief take-off of what the public records show as to the title to the property it covers. An examination of the abstract by the title company's attorney might, therefore, show the title to be bad, just as likely as it might show the title to be good.

There are many, many objections and defects to a title which an abstract would not disclose. The only known protection against such defects is a title policy. Some of these defects might be enumerated:

(1) No title company or attorney can discover by reading an abstract that an instrument has been forged. A forged instrument is void. A title policy is the only safe protection against forgeries.

(2) By reading an abstract, it cannot be determined that none of the parties in the chain of title were insane at the time they signed the deed or other instruments. A total loss of title might be suffered by reason of a person being insane when he signed a deed.

(3) It cannot be definitely determined by reading an abstract that all bills for labor and material on a new house have been paid. It would be a severe loss to pay \$5,000 cash for a new house and then have to pay \$2,000 or \$3,000 more for unpaid bills, for materials and labor used in the construction of the house.

(4) A deed to a homestead might not have been signed by the wife and only one-half interest conveyed.

(5) An agent might have signed a deed after the death of the principal and no title passed.

(6) A foreclosure sale under a deed of trust might have been made while an administration was pending on the estate of the deceased owner, rendering the title defective.

(7) There may be unpaid taxes even though the collector certifies the taxes

Continued on Page 37



Commerce and Lamar Streets, 1879. Col. John C. McCoy, one of Dallas' first "leading citizens," built this house at the corner of Commerce and Lamar in 1852, and it immediately became a landmark in the village—the one frame house in a colony of log cabins. The photograph, made in 1879, shows Mr. and Mrs. W. H. Taggart, Col. John C. McCoy and Miss Eliza McCoy on the porch. Standing at the gate are Capt. John M. McCoy (nephew of Col. McCoy and brother of Mrs. Taggart) and Cora and Laura Taggart, his nieces. Photo courtesy of Dallas Historical Society.

THE free and easy agrarian democracy and budding commercial enterprise of Dallas at the beginning of the 1860's was almost as far removed from the aristocratic planter society of the Old South as Bret Harte's California mining camps were from the lyceums and drawing rooms of Back Bay Boston. The first slave was sold in the town in 1845, but there were no really large slave holders, and in 1860 there were only 1,080 slaves in the entire county out of a population of 8,655. Still, the ties of sentiment and tradition binding the frontier country to the southern slave states were strong, and a rising tide of sectional feeling was apparent in Dallas as early as 1859.

In the midst of this growing pre-war excitement, on the extraordinarily hot Sunday afternoon of July 8, 1860, a pile of trash at the rear of W. W. Peak & Brother's drug store on the town square

actually lighted the fatal blaze; Old Cato, who bore "a bad name in the county" and was said to have had prior knowledge of the fire, and Sam Smith, a preacher—were hanged on the banks of the Trinity River at the foot of Main Street. Had the hot heads on the vigilance committee prevailed, every slave in the county would have been summarily put to death, but as it was, the remaining Negroes got only a sound flogging.

In the momentous presidential election of 1860 Dallas County gave John C. Breckenridge, the candidate of the southern wing of the Democratic Party, a majority of 328 votes, and when news came that Abraham Lincoln had triumphed, the *Herald* saluted with satisfaction the raising at various points in Texas of the Lone Star flag as a sign of the people's resolution "to assert their independence rather than remain in vas-

1860-1880

Part II of a New History of Dallas

Prepared by Workers of the Dallas Unit,
Writers' Program, Work Projects
Administration in Texas

companies were formed in the county, some of which were already drilling before Texas had actually seceded. Among these were Captain John Good's Light Artillery, General Ashley Carter's Lone Star Company of picked cavalymen from the eastern part of the county, Colonel John M. Crockett's Dallas Minute Men, and Captain Thomas Flynn's Davis Light Infantry Company. Many volunteers also joined General John B. Hood's famous cavalry brigade, and Dallas County contributed generously to the Sixth, Thirteenth, Eighteenth, Nineteenth and Thirty-first Texas cavalry regiments and the First Texas Artillery, commanded by Colonel John J. Good of Dallas. In addition to Colonel Good, other Dallas men who attained the same rank were Nicholas H. Darnell, B. Warren Stone, T. C. Hawpe, Nat M. Burford, John T. Coit, and W. S. Hughes.

Though North Texas was remote from the scene of operations, there was no lack of reminders of the existing state of war in and around Dallas. In May, 1861, the county contributed \$5,000 in gold from the county treasury to the Confederates' cause, and later in the same year \$700 to furnish knives for citizens who enlisted in Colonel B. Stover's regiment of volunteers. A quartermaster's headquarters was soon set up in Dallas to procure grain and other supplies from the surrounding region, and a small arms and ammunition factory was established at Lancaster in 1862. Late in the conflict, December,

BUFFALO HIDES AND STEAM CARS

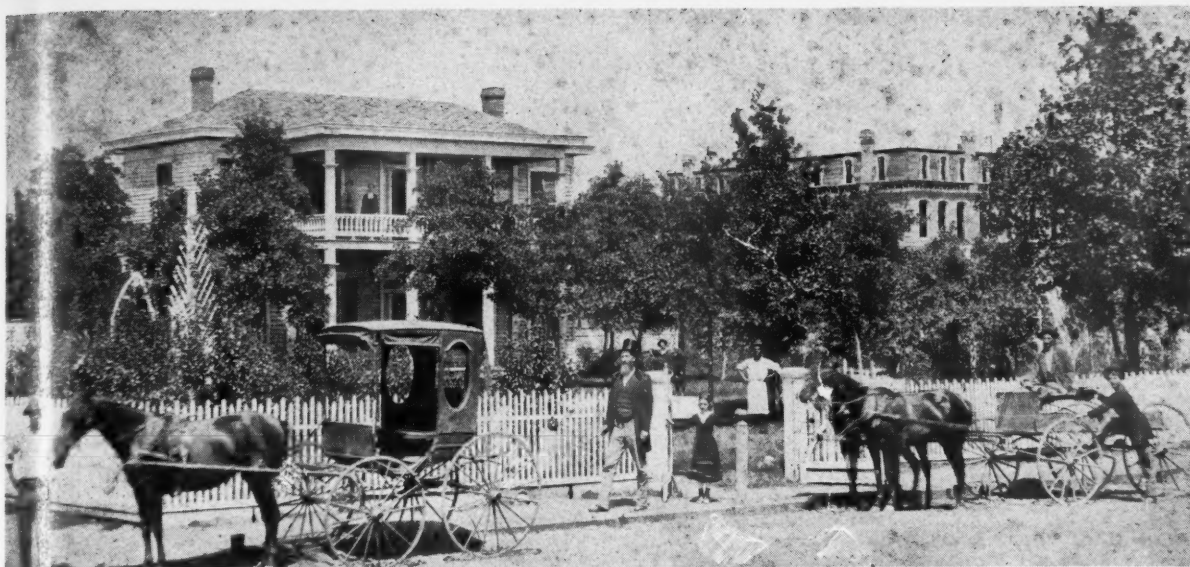
burst into flames, and the fire, whipped by a strong wind, soon got out of control and reduced the entire business section of the town, as well as many residences, to smoldering ruins. Some of the cooler heads in the community recognized that the fire might well have been caused by spontaneous combustion, but the general conviction was that it was the result of a slave plot fomented by two white abolitionist preachers from Iowa. These two "enemy aliens" were imprisoned in the county jail, publicly whipped, and driven from the county, and three Negroes—Pat Jennings, who was declared to have

salage under black Republican rule." Thomas J. Nash, Pleasant Taylor, E. P. Nicholson and W. S. J. Adams went from Dallas in January, 1861, to attend the convention in Galveston that voted for Texas' secession from the Union, and in the referendum that followed, the citizens of the county confirmed the convention's action by a vote of 741 to 237. John M. Crockett resigned his position as Dallas mayor to become lieutenant-governor of the Confederate state of Texas.

The youth of Dallas County, including mere boys in their early teens, flocked enthusiastically to the colors. Several

1864, a soldiers' home, financed by entertainments and benefits, was opened in Dallas to protect Confederate service men from wartime profiteering.

Times were exceedingly hard, as they were everywhere in the South, and both goods and cash were very scarce. Confederate currency rapidly declined in value, merchants discontinued all credit business, and prices soared. By September, 1863, wheat was selling at \$2.50 a bushel, oats at \$1.50 a bushel, and hams at 35 cents a pound. Despite Dallas' situation in the midst of a cotton-growing region, clothing became practically unobtainable.



Bryan Street in the '70's. At left is the residence of Dr. F. E. Hughes, and at right is the old Dallas College, site of today's Technical High School. Note the "slopepipe" hat on the man walking from the Hughes' gate to the carriage. Photo courtesy of Dallas Historical Society.

Before the end of the war many people were literally in rags and driven by desperation to holding up cotton trains and carrying off bales of Louisiana cotton which had been brought to Dallas for safekeeping and stored near the site of the present Fair Grounds. The *Dallas Herald*, after having been twice reduced in size, was forced to suspend publication altogether from January until April, 1862, because of lack of ink and paper. It finished out a checkered career during the rest of the war on brown butcher's paper, red paper, and flimsy tissue paper.

In the wake of war came the trials of Reconstruction. The slaves in Texas were not officially freed until the landing of Federal authorities in Galveston June 19, 1865. The problem of controlling the Negroes had been anticipated in Dallas the previous spring by the establishment of police patrol precincts in the town and other measures thought necessary for the preservation of order. Many of the freed slaves withdrew from the town and established a community of their own called Freedman's Town near the present Houston & Texas Central tracks—the nucleus from which "Deep Ellum" has grown. In the election of 1868 to decide for or against a convention to revise the State constitution, the Negroes voting for the first time, outnumbered the whites, all white voters who had declared themselves against Negro suffrage having been disqualified by the radical registration board. "Big A." Bledsoe represented Dallas in this Convention. Fears that the county might succumb to Negro domination proved without foundation, however.

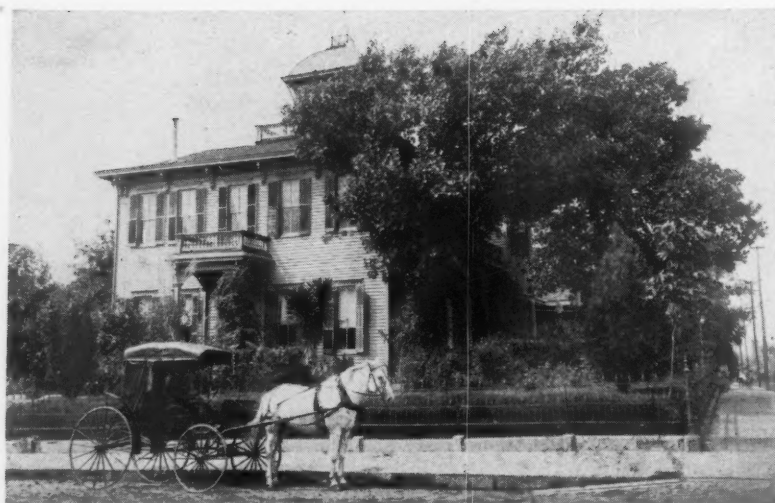
Mail service was completely disrupted following the war. Harvey Shepherd, who had served as Confederate postmaster from 1862 to 1865, was removed, and for a time there was no post office



Mardi Gras parade, 1876. C. B. Stephenson was King Cotton in the Mardi Gras parade, shown here as it passed through Dallas' muddy downtown streets. Photo courtesy of Dallas Historical Society.



Old Man Trinity, 1874. The Commerce Street bridge, shown here, was rendered completely useless when the Trinity River rose out of its banks. Today's six-lane concrete viaduct across the Trinity at Commerce Street is on the site of this pioneer bridge. Photo courtesy of Dallas Historical Society.



Col. John C. McCoy's residence in the '80's. This imposing two-story structure succeeded the frame cottage which Col. McCoy had built in 1852. Photo courtesy of Dallas Historical Society.



Crutchfield House, in the '70's. The Crutchfield House was one of the most famous of Dallas' early-day hostleries, a Mecca for boom-drawn population in Dallas' roaring '70's. Photo courtesy of Dallas Historical Society.

nearer than Waco. Samuel Seaton, appointed to take Shepherd's place, had still not arrived in December, 1865.

All traces of local self-government disappeared, the provisional "carpetbagger" government appointing a full slate of county and municipal officials for Dallas. These were headed by Chief Justice W. H. Hord and Mayor Ben Long. Later in the 1870's several sharp trials of strength occurred on the issue of local autonomy and states' rights. In 1872 Mayor Henry S. Ervay refused to relinquish his office to J. W. Haynes on order of the Reconstruction governor, E. J. Davis, and in 1874 one hundred Dallas Klansmen marched to Austin to help compel the seating of Richard Coke as governor. The Ku Klux Klan had appeared in Dallas in 1868 and had a considerable membership, but its activities were for the most part confined to frightening the Negroes away from the Union Leagues with masquerades, Halloween tricks, and mumbo-jumbo proclamations. Reconstruction ended with the Constitutional Convention of 1875, in which Dallas was represented by John

Henry Brown, who later wrote the first history of Dallas County.

Meanwhile, despite the heavy hand of the Reconstruction government, and a flood of unprecedented proportions in the spring of 1866, Dallas prospered remarkably. Severe as had been the hardships of wartime, the community had suffered far less than many others, and large numbers of emigrants in search of new homes began to flow westward from the ruined plantations of the Old South. Many settled permanently around Dallas, there was a brisk exchange of property, and the wagon trade flourished.

Other factors also contributed to Dallas' prosperity. The era of the great overland cattle drives to Kansas and other northern markets had set in and cowboys riding trail on the longhorn herds that forded the Trinity near the town became familiar sights as they dashed through its streets firing their guns and yelling like Comanches. Even more important was the trade in buffalo hides and tongues that developed about 1869 and reached its peak a few years later. The dried tongues were highly esteemed as delicacies

in the East and the tanned hides were in great demand as sleigh robes. The slowly retreating herds, found in hunting distance of Dallas as late as 1860, became the victims of ruthless, systematic slaughter.

Buffalo hunting became a large scale industry, conducted by organized parties, with picked sharpshooters leading the way and followed by skinners who flayed the carcasses, leaving them to rot where they lay or to be picked clean by wolves and vultures. Long trains of wagons piled high with hides creaked into Dallas across the new iron bridge over the Trinity. In town, the hunters would dispose of the hides at a price of \$2 a hide or better, re-outfit themselves, and start out for another load. In a few years nothing remained of the vast herds but thousands of bones whitening on the western plains. A brisk trade developed later in these bones, whole freight cars of which were shipped east to be used in the manufacture of carbon black and similar products.

The Dallas of the late 1860's and early 1870's was not a pretty place. John Neely Bryan's dreams of a planned town had been forgotten, and the sprawling community of some 3,000 people was boisterous, hustling, ugly, noisy and congested. The business district was still huddled about the courthouse square, where in 1874 rose a new two-story structure of native granite crowned with "a splendid dome." The courthouse yard in 1870 was described as "a horse-lot, a cowpen, a hogpen, a loathsome common for animals to ruin." The city hall

Continued on Page 34



St. Matthew's Cathedral in 1874. Photo courtesy of Dallas Historical Society.

OIL and PROGRESS

Drilling for Liquid Gold

Drilling an oil well sounds like a very romantic business indeed. In a way, it is, but it is also a business which taxes the brains, industry, ingenuity and often the financial resources of the entire petroleum industry. It is of course one of the most important branches of that vast industry because upon its success depends a great deal the success of the business itself. I doubt if the average citizen has any idea of the vast extent of the oil well drilling business in Texas. The fact is that Texas has by far the largest number of producing oil and gas wells of any state in the nation, and far more than even any other nation. The total has now reached over 92,000 producing wells. There are, regrettably enough, an additional 52,420 dry holes drilled in the state in the search for new oil and gas reserves. The figures on the cost of these wells are even more staggering. Allowing an average cost of \$20,000 for leases, over-head, equipment and drilling, these 52,420 dry holes have cost the Texas drilling industry the stupendous sum of \$1,048,400,000, and this money is sunk forever in the barren breast of mother earth. However, strange as it may seem, there is an entirely happy aspect to this. Before I point it out, I want to hasten to add that dry holes are necessary to establish the limits of producing fields, and even though the staggering sums mentioned have been sunk in dry holes, they have served their purposes and have established fields with reserves worth many more times than even the billion odd dollars.

The happiest side of it is, of course, that while a lot of this money has been lost to the oil men, even dry holes bring prosperity to the farmer and rancher who lease their lands and sell their royalties, to the businessmen of the community where the living expenses of the workers are spent, and to the hundreds of artisans and others who produce the machinery necessary to the drilling of wells. Also contributed, as even the drilling of dry wells progresses, are large sums of taxes, bringing countless benefits to the entire community and its people.

One aspect of the oil drilling business is seldom commented upon, and that is, the prevailing wages in the industry are higher and the hours shorter than in almost any other industry. This is, of course, a contribution to the betterment of the working classes of the state.

As we proceed to search for and discover oil at greater depths, the cost of drilling and equipping wells has been steadily rising so that in 1937, when it reached its peak, the average cost per well was higher than ever before. A few more figures concerning the industry likely will be interesting. These figures obtained from the Railroad Commission show that in 1939 the total number of completed oil wells in Texas was 6,671, comparing unfavorably with 8,893 completed oil producers in 1938 in our state. Dry holes drilled in 1939 by Texas oil men numbered 2,846 compared with 2,288 in 1938. In 1937 there were 11,030 producing oil wells and 2,820 dry holes drilled in our state.

Thus there was a drop of 2,669 in 1938 under 1937 in total number of wells and dry holes drilled, and a drop in 1939 under 1938 of 1,664 wells and dry holes drilled, a total loss for the two years of 4,333 wells

and dry holes. (Of course, a dry hole may cost the oil operator much more than a producing oil or gas well.)

That's a loss of nearly 20 per cent in 1938 compared with 1937 and of nearly 15 per cent in 1939 compared with 1938. The decline in Texas drilling compares with a national decline of only 2.6 per cent over the United States in 1939 when 27,550 wells were completed, or 722 below the 28,272 completed in 1938. Thus many States showed a good increase in drilling activity in 1939 to make up most of the loss in Texas that year.

The slight national decline in drilling was attributed to various difficulties of the industry which were reflected in a cut from \$1.15 to 98 cents per barrel in the average price of crude oil. In Texas, however, according to Texas Mid-Continent Oil & Gas Association figures, the drop was not so sharp, the Texas average price being around \$1.03 per barrel. The conclusion is that something else must be the major factor in causing Texas drilling to drop, and the almost inescapable conclusion is that it is the continual increase in Texas taxes on the oil man.

Predictions for 1940 are that the Texas oil man will drill about 9,864 new oil tests. Illinois is expected to sink about 3,050 compared with 3,806 in 1939 and Oklahoma is due to add about 2,188 in 1940 compared with 2,081 drilled in 1939.

For the Texas wells, oil operators are expected to spend in 1940 the tremendous sum of \$239,454,500, or well over one-third the total drilling expenditure of the entire American oil industry in 1940, estimated at \$608,725,800. Dallas, as the oil well supply distributing center of the Mid-Continent area and headquarters for more than 90 drilling contractors, will of course profit heavily not only from the Texas expenditure but also from the many millions to be expended in other states for which this city is the operating headquarters and distributing capital. Thus Dallas should get her share of the \$61,180,000 which Oklahoma oil operators are due to spend, the \$70,998,300 which Louisiana oil men are expected to put out, and the \$22,750,000 of New Mexico. (These figures, of course, include all equipment, labor and expense charges.) In 1940 the American oil industry is due to drill 29,346 wells against 27,550 actually completed in 1939. Average drilling and equipment cost per foot is \$6.81 estimated, with extreme price ranges from \$3 per foot in favorable drilling areas to around \$15 per foot in the most difficult areas.

B. C. CLARDY

B. C. Clardy

Editors of OIL and PROGRESS

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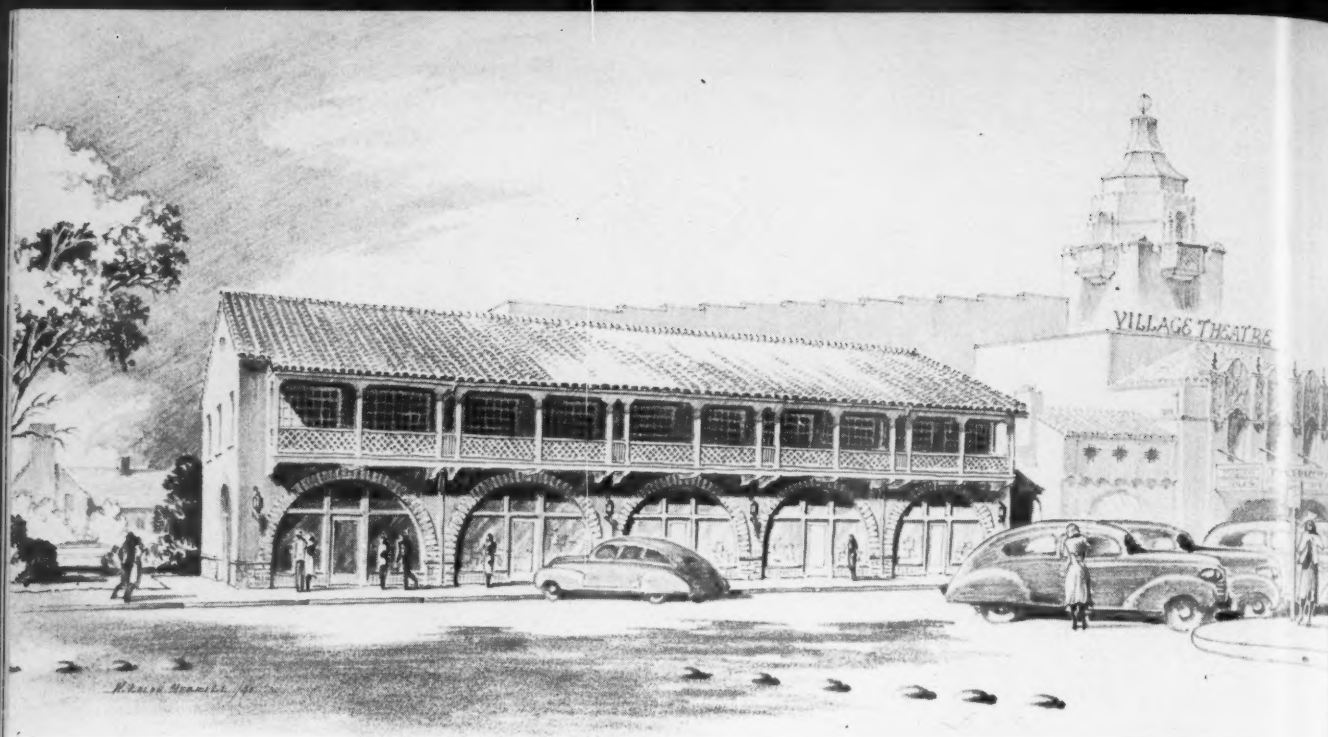
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PRODUCTION



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The FLIPPEN-PRATHER STORES

Incorporated

present herewith architect's drawing of the new store
and office building being erected in the

Highland Park Shopping Village

acknowledged as the outstanding shopping center of
the Southwest . . . located at Preston Road and
Mockingbird Lane . . . off traffic. Parking space for 500
automobiles.

*Almost every variety of small shops as well as large chain and
service establishments.*

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One of the unique suburban business developments of America is the Highland Park Shopping Village at Preston Road and Mockingbird Lane, opposite the Dallas Country Club. Above is a general view of the Spanish Village, photographed from the tower of the Village Theater. Below are the new Highland Park State Bank, right, and the Village branch of Volk Brothers. Parker-Griffith Photos.

MORE than \$200,000 in expenditures for new construction is involved in Highland Park developments incident to removal of offices of the Flippen-Prather Realty Co. from 4600 Preston Road to a new, two-story building in the Highland Park Shopping Village.

Flippen-Prather's new office building adjoins the Village Theater, on the Douglas Street end of the Shopping Village. Five shops will occupy the ground floor of the two-story building. The second floor will be occupied by offices of the Flippen-Prather Co. and the U. S. Gypsum Co., Hugh E. Prather, Sr. announced.

A one-story dental clinic building is under construction at the opposite end of the theater, at the Mockingbird Lane-Douglas Street corner.

Unit F, another row of shops in the center of the Highland Park Shopping Village, has just been completed. Only recently completed and occupied was another unit of the Shopping Village, the Volk Brothers' Village branch, which adjoins the new Highland Park State Bank on the Mockingbird Lane frontage.

The large tract of land which has been



built there. Eight of the building sites have already been purchased. The purchasers agree that their architects will work together to insure a harmonious development of the new "model" colony. Mr. Prather estimated the eleven new homes will range from \$10,000 to \$12,000 each in cost. Two of the new home sites will face on the lake.

Flippen-Prather's distinctive white colonial "fieldhouse" at 4600 Preston Road was built in 1924. From it Mr. Prather has directed much of the development of Highland Park, including all of the Highland Park West development. The

Braniff Airways Orders Four New DC-3'S

An order for four additional 21-passenger Douglas DC-3 "Super-B-Liners" has been announced by T. E. Braniff, Oklahoma City, president of the airline bearing his name. The new 12-ton airliners will augment the fleet of DC-3's Braniff placed in operation on its Chicago-through-Texas route in January. The order for additional equipment represents an investment in excess of \$500,000. Braniff has operating headquarters in Dallas.

"The reception accorded our new fleet and indications of unprecedented traffic during the summer and fall of this year has prompted our decision to purchase additional equipment," Mr. Braniff stated. For the period January 1 through March 15, Braniff Airways has experienced a traffic increase of approximately 75 percent over the similar period of 1939.

Replete with full-feathering propellers, 1100 horsepower Wright engines, Sperry-RCA direction finders and other latest aeronautical developments, interiors of the new ships will be identical to the distinctive design of the present Braniff DC-3 fleet, created by Miss Jeanne Braniff, daughter of the airline president.

Unique Shopping Village Continues to Expand

the site of the Flippen-Prather offices, fronting on Preston Road and extending back to Exall Lake, has been divided into eleven building sites.

Curving driveways, and irregularly shaped lots will provide a highly scenic setting for the eleven new homes to be

firm's unique development of the Highland Park Shopping Village began nearly ten years ago—an entire suburban business district built by plan, with a distinctive and harmonious architectural design for the entire development. The village is now three-fourths completed.



AUBREY M. COSTA

DURING the past few years, many changes have come about in the manner of financing a home. This also applies to the other types of property, such as multi-family apartments, as well as business property, but more particularly is it true in the field of home financing. These changes have been of such a nature that a prospective purchaser of a home can buy with a greater feeling of security than ever before.

Present loan plans on individual homes may be generally grouped in two kinds: (1) the program of the Federal Housing Administration, and (2) the conventional or non-FHA type of loan made by institutional investors such as life insurance companies, savings banks, building and loan associations, individuals and others. The most significant and far-reaching change that has been made is that loan payments may be made monthly over an agreed period of years until the principal and interest are paid in full. Formerly, most loans were made for a period of five years with a principal reduction and the interest due each six months, and with a bumper or balance note due at the end of five years. This was proven to be a poor kind of plan for monthly wage earners, as it became difficult for them to accumulate the necessary funds to meet the semi-annual maturity each time, and experience proved that people who receive their money monthly should pay monthly. There are just too many things, such as illness in the family and other unforeseen expenses, that may occur during a six months period, to necessitate the expenditure of money for it to be practical for a monthly or weekly wage-earner to plan for a semi-annual maturity. On the old

type of mortgage loans on the five year plan, with a bumper note due at the end of five years, it often happened that loans became due in a period of stress or depression, and it was difficult to get them refinanced; in fact, some people lost their property because they could not get the holder of the mortgage or a new investor to renew them satisfactorily. Under the present monthly payment program, where a borrower continues to pay monthly until the loan is paid in full, the hazard of the loan maturing and no one to refinance it is eliminated. Also, under the old plan there was an item of title expense to be paid each five years, as well as recording fees, etc.

Another feature in lending that has become quite popular in the past few years, is the payment of taxes and insurance monthly along with the regular monthly mortgage installment. In this plan a calculation is made as to the annual amount of taxes due, as well as the annual premium on the hazard insurance, and the total of the two items is divided by twelve to arrive at the amount necessary to be deposited monthly with the holder of the mortgage. These funds are kept in a separate account, and as the tax or insurance bills are due, they are paid promptly by the mortgagee.

Another factor in home financing that is quite favorable to the borrower is the fact that loans today are made on a more liberal basis as to the amount of the loan as compared to the value of the property. Where loans were formerly made on a basis of fifty per cent of the value of the property, they are now made up to 80% and 90% under the FHA program and most insurance companies and other investors have liberalized their schedule up to from 60% to 66⅔%, and in some

for this type of investment at the present time; however, this condition may change at some future date, but if it does, the person who has already acquired a home and has it financed on a completely amortized basis need have no occasion for concern. Interest rates in the future may change from their present low level, and the supply of funds for investment in mortgages may vary, so it may be wise for anyone contemplating the construction of a home or purchasing of a home already built to give consideration to the present very favorable conditions that exist.

To the person planning to acquire a home, it is suggested the first consideration should be given to location. Many people buy a lot and build a home or purchase one already built and later learn they are not pleased with the location. Before selecting a location, one should think of such things as transportation facilities. Is there a car line or bus available, so if your automobile is out of order or your wife is using the car you can conveniently get home at a small expense and in a reasonable amount of time? Are schools close enough for children to walk and not be dependent upon being taken to and from school? Is there a church of your selection within a reasonable distance, and are you fairly close to some of your friends with whom you like to associate? Before selecting a home location, a person should think and inquire some about prospective neighbors. The things mentioned are only some of the items to be considered. There are many more that lack of space will not permit to be discussed at this time.

Information at hand indicates there are more than one hundred organizations in Dallas engaged in mortgage loan fi-

FINANCING THE HOME

By AUBREY M. COSTA
Vice-President, Southern Trust & Mortgage Company

instances 75%. Generally speaking, the non-FHA or conventional type loan bears a little cheaper interest rate than the FHA loan, which may be accounted for by the fact the borrower has to have a larger equity in the property than is required under the FHA loans.

Liberal pre-payment options are given on practically all types of loans, so, that if a borrower has an increase in income, additional funds can be applied to the payment of a loan, thereby reducing the amount of interest to be paid and also accelerating the final payment in full of the loan.

Now as to volume of funds available for mortgage loans, it may be said there appears a most ample supply of money

financing on owner occupied homes. Competition in this field is quite keen, and you will find upon inquiry these concerns will be found to be eager to assist you in many ways. They have had much experience and can advise you as to the best location in which to purchase; if you have not selected an architect, they can put you in touch with one or more whom they believe to be competent and clever. They know many good contractors with whom they have had previous satisfactory transactions and whose work they have had occasion to inspect and approve. Mortgage companies have occasion daily to look over plans and specifications of new homes, and they will welcome the opportunity of cooperating with you.

INSURING the future of the SOUTHWEST with INSURANCE



A. MORGAN DUKE



THEO. P. BEASLEY



A. F. PILLET



TOM L. McCULLOUGH



EARL B. SMYTH

These executives of Texas Insurance Companies will review what part insurance has and will play in the future

FIRE INSURANCE

EDGAR L. FLIPPEN
President, Gulf Insurance Company

The insurance industry in Texas has been one of the vital factors in the up-building of the state because of the many ways in which the insurance business enters the life of the majority of Texans.

The primary purpose of Fire Insurance is to protect citizens and business against losses from fire, but it must be remembered that, without this protection, mortgage loans on buildings could not be made and, therefore, these buildings could not be erected. Thus commercial credit would be greatly hampered and retarded. It can be seen that insurance—especially Fire Insurance—is one of the foundation stones of the vast system of commercial credits, which vitalizes industry everywhere and justifies the statement that Fire Insurance is one of the moving factors in the amazing development of Texas and the Southwest.

Dallas—especially because it is rated as the fourth most important insurance center in the United States—rightfully looks on Fire Insurance as one of its main industries. More than 200 out-of-state and foreign Fire Insurance companies do business in Texas, with 186 of this number having branch offices, general agents, or local agents in Dallas. The total income of these companies from Texas business amounts annually to \$93,000,000, of which more than \$20,000,000 is handled through Dallas agencies. Thus security is provided for the entire state and the entire Southwest by sound Capital Stock Fire Companies.

Most of the stock fire companies handle varied casualty and surety lines and a few of them write workmen's compensation business. The premium income from these accounts and the claims paid yearly amount to many millions of dollars. The figures show that about sixty per cent of the income and disbursements of these companies pass through Dallas.

A part of Dallas' position as the fourth insurance center in the country is due to the fact that three large Capital Stock Fire Insur-



EDGAR L. FLIPPEN

ance Companies have their home offices in this city. A large percentage of the \$20,000,000 in Fire Insurance premiums written by Capital Stock Fire Insurance Companies in Texas is written by the Dallas Fire Companies. The same ratio holds true of windstorm and plate glass and auto insurance.

The handling of the insurance business—both by the Dallas companies and by the out-of-state companies—plays an added important part in the financial and economic life of Dallas, since the collection of premiums and the payment of claims through Dallas banks furnish employment for many men and women.

In addition, the assets of these companies are invested in Texas securities and in home office buildings. One of the most beautiful buildings in Dallas is that recently constructed by one of these companies. Another is planning to build immediately.

It is entirely correct to say that American business could not have reached its present proportions but for the security provided by sound capital stock Insurance Companies. It is equally true to say that

Dallas and the Southwest could not have progressed as they have. It is a hardship on the Texas Fire Insurance Companies for so many Texans to place their insurance outside of the State where the money is gone forever and could do so much vital constructive work if left in their own State.

The cost would be no more and the protection equally as good and in case of loss the claims could be settled more promptly.

Edgar L. Flippen

Desde el 28 de Julio al 17 de Agosto

ESTANDO próxima la inauguración de la temporada de otoño e invierno, nos dirigimos de nuevo al mundo comercial Latino-Americano para recordarles las fechas durante las cuales tendrá lugar la presentación de modelos y estilos en el mercado de Dallas. La temporada se inaugurará el día 28 de julio y durará hasta el 17 de agosto. La exhibición de modelos tendrá lugar el 30 de julio y el día 6 de agosto.

Hemos creído interesante reproducir nuestro escrito publicado en la edición de diciembre de 1939, ya que en él decimos verdades que serían difícil reproducir. Solamente, nos tomamos la libertad para decir ahora a nuestros lectores, que el incremento comercial de esta plaza desde el 1 de octubre de 1939, fecha en la que se inauguró este departamento de comercio de la Cámara de Comercio de Dallas, ha sido tan fantástico que ha sobre pasado todas las esperanzas que en este departamento habien puesto los fabricantes, comerciantes y banqueros de esta ciudad.

En general y en las líneas que ya habíamos más o menos conseguido vender en los mercados extranjeros, el aumento ha sido del 300 por ciento en valor de la mercancía, y el número de compradores, el aumento ha sido del 500 por ciento. Además, nos hemos abierto mercados nuevos, nuevos para nosotros en una infinidad de productos que nunca habíamos exportado, productos industriales, productos agrícolas, maquinaria agrícola, aparatos de refrigeración y de ventilación, estufas de gas, aparatos eléctricos para fuerza y alumbrado, perfumería, cosméticos y cremas para la belleza de la mujer.

Para Centro-América y los países del norte de Sud-América, adonde tampoco nada habíamos exportado anteriormente, hemos empezado ya a tocar los frutos de nuestro trabajo, sin embargo, mucho queda para hacer y pedimos a todos los que nos han dirigido correspondencia, la que hemos tardado a veces en contestar, perdonen nuestra tardanza y aseguramosles que no ha sido por falta de voluntad u olvido sino que, por falta material de tiempo, pero tengan todos ellos la seguridad que sus demandas serán atendidas debidamente y con todo nuestro cariño y atención.

Reciban todos de la Dallas & North Texas Foreign Trade Association las más expresivas gracias y reciban todos nuestra expresión mas sincera de amistad y cooperación.

PROXIMOS a las fechas de presentación de las modas y estilos de otoño e invierno,

POR FRANCISCO MILLET

que son desde el 28 de julio al 17 de agosto, creemos oportuno llamar la atención de los mercados extranjeros por la oportunidad que estas fechas les ofrecen para el sondeo de las posibilidades y ventajas que pueden encontrar en esta plaza en la compra de nuestros productos.

Al visitar nuestro mercado durante las fechas del 28 de julio al 17 de agosto les dará la oportunidad de realizar la importancia de nuestra plaza, pues también se aprovechan estas fechas para la exhibición de productos industriales: químicos, maquinaria agrícola e industrial, etc., etc. En una palabra, es cuando se reúnen en Dallas los hombres de negocio, comercio e industria de los cinco estados que forman el gran territorio del Sur-Oeste de los Estados Unidos de Norte América o sean los estados de Texas, Oklahoma, Arkansas, Louisiana y Nuevo México.

Nuestros banqueros, dándose cuenta de la creciente importancia comercial e industrial de esta plaza cooperan estrechamente, organizando con bancos extranjero servicios directos para cambios de moneda, giros comerciales, letras de cambio, etc., etc., indispensables para el desarrollo de nuestro comercio exterior.

Tan convencidos estamos de la bondad y variedad de nuestros productos y de las facilidades que este mercado les ofrece, que con gusto veríamos que una buena representación del comercio de las diferentes repúblicas americanas nos visitaran durante las fechas más arriba mencionadas, aprovechándose de los retornos en gastos de viaje que los industriales y comerciantes les hacen en proporción al volumen de sus compras. Deseamos además llamar su atención muy particularmente en que los gastos de viaje de sus respectivos puntos a Dallas son en muchas ocasiones muy inferiores a los que serían si fueran hacia al Norte o Este de los Estados Unidos. Por ejemplo, desde México, Guatemala, El Salvador, Honduras, Nicaragua, Costa Rica y Panamá se ahorran en venir a Dallas en vez de ir por ejemplo a New York \$125 viajando en aeroplano. Desde Colombia, Ecuador, Venezuela, Cuba, Haití, Puerto Rico, Trinidad y las otras repúblicas de la América del Sur su costo de viaje a Dallas es idéntico al de New York, o quizás un poco menos, y considerando que en este mercado pueden cerrar sus operaciones comerciales con mucha más prontitud que lo que podrían hacerlo en New York, no cabe duda alguna que una visita aquí les puede ser de extrema utilidad e importancia comercial. Es por

esta razón que con más interés que nunca solicitamos su visita, poniendo a su disposición los buenos oficios de la Dallas and North Texas Foreign Trade Association y de la Cámara de Comercio de Dallas.

Nuestra industria es variada y entre los muchos productos que fabricamos hay algunos de extrema importancia por ejemplo, productos químicos, farmacéuticos e industriales, cosméticos, artículos de tocador y perfumería, maquinaria industrial y agrícola, tales como desmenuzadoras de algodón, separadores de granos y semillas, toda clase de máquinas para la construcción de carreteras, gruas, para refrigeración y acondicionamiento de aire, equipos completos para pozos de petróleo, elevadores, maquinaria para fábricas de harina, motores eléctricos y Diesel, maquinaria para empaques de fruta y vegetales, máquinas par lavanderías comerciales y toda clase de utensilios y maquinaria para agricultura con excepción de tractores; materiales eléctricos; lámparas eléctricas; materiales para construcciones; manufacturas de papel de todas clases; pinturas y barnices; cementos y sus productos; productos alimenticios y todas clases en conservas, clavos y toda clase de productos de alambre.

En el departamento de comercio exterior de la Cámara de Comercio se reciben diariamente una gran cantidad de correspondencia pidiendo representaciones o deseando ponerse en contacto con fabricantes de varios productos. Este departamento atiende a dicha correspondencia con la máxima brevedad de tiempo posible aunque en muchas ocasiones retrasa más de lo que quisiera en contestar o resolver cada asunto por la falta material de tiempo. Creemos sería de una gran utilidad para las personas o firmas interesadas en hacer arreglos con nuestros industriales de que vinieran aquí, pues sobre el terreno podrían cerrar sus arreglos con máxima prontitud y más satisfactoriamente que por correspondencia. Damos este consejo con fundamento, pues la práctica nos ha demostrado su eficacia; la mayoría de los arreglos hechos personalmente están ya operando con toda normalidad. No es muy costoso un viaje cuando de él se sacan ventajas y provechos, y en estos momentos de urgencia comercial es la única manera para adelantarse a las muchas importantes comunicaciones que nos hacen por carta. Sin embargo, si un viaje a esta plaza no es factible por algunas de las firmas interesadas, comuníquense por correspondencia con la Dallas and North Texas Foreign Trade Association en la Cámara de Comercio de Dallas, la que les atenderá sus asuntos con interés y con la máxima prontitud posible.

Sería preciso para los que intentan visitarnos nos avisasen de su llegada a esta ciudad para reservarles habitaciones en los hoteles, evitándoles así molestias innecesarias a su llegada en ésta.

Lewis G. Spence Opens Air Conditioning Firm

The Lewis G. Spence Company has opened its headquarters at 2122-24 Jackson Street, with Lewis G. Spence as owner and general manager.

John F. Manion, sales manager, formerly was with General Electric commercial refrigeration department for eight years; A. C. Lagow, in charge of the engineering department and service department, was formerly with the Murray Gin Company in its air conditioning department for three years. Paul E. White is in charge of establishing dealerships throughout the eighty-nine counties



LEWIS G. SPENCE

in North Texas which Mr. Spence's distributorship will serve. Salesmen in the territory include Carl A. Steen, Henry E. Weber, and Tom R. Burns.

The firm will handle General Electric commercial refrigeration and air conditioning products, including gas home heating equipment, and home air conditioning.

"As in most other branches of the electric equipment field, General Electric has been a leader in the modern development of refrigeration and air conditioning," Mr. Spence said. "The new General Electric gas-fired warm-air conditioner contains every last-minute advance in the science of conditioning the air for homes in which we live, including thermostat-controlled one-piece high-grade heat-transfer units, the last-minute development in filters and fans. All of these are combined into home warm-air conditioning, designed to last a life-time and guaranteed by the General Electric warranty of workmanship. Both winter and summer air conditioning are obtained in the various types of year-round conditioners built by General Electric. These air conditioners give heating that is carefree,

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TIME-TESTED INVESTMENT PLANS are best described in this Association's booklet "The Doorway to Financial Security," which points out that each account is federally insured up to \$5,000.00, and earns liberal semi-annual dividends.



Write or call for a copy of this helpful booklet.

Dallas Building & Loan Association

A Dallas Institution

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PHONE 2-9377

FOR SALE TEXAS FARM LAND

Priced at the present day market. Small down payment. Low interest rate. Good terms and options. Choice black lands, located in the Dallas trade zone. Various sizes, from 80 to 1,000 acres. We invite your inquiry and full information will be furnished.

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John Hancock Mutual Life Ins. Co.

1506-A MAIN ST.

TELEPHONE 2-9066

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Leases — Residential Property Sales — Apprais-
als — Loans — Insurance — Business Property
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SOUTHLAND LIFE BLDG.

DALLAS, TEXAS

WHERE they want to go.. WHEN they need to be there

That's the big job of public transportation . . . taking people *where* they want to go, *when* they need to be there, at the greatest convenience and the lowest cost to the people.

To render this type of public transportation service means that street car and coach lines must be routed *where* they will be convenient to the greatest number of patrons . . . and schedules must be maintained so that these people can reach their destinations *when* they need to be there.

The convenience, comfort, safety and economy of the thousands of Dallasites who daily depend upon street cars and coaches is the first consideration of the Dallas Railway & Terminal Company.

The widespread growth of residential and commercial Dallas is materially aided by dependable, low-cost Dallas Railway service . . . extended *where* it is wanted, *when* it is needed.

Dallas Railway & Terminal Company

Ride, Read, Relax . . . and Save the Difference

automatic and cost-saving; humidifying that protects health and protects furnishings; cooling that takes the sting out of summer heat; dehumidifying to take the stickiness out of the air; and cleansing, circulating and ventilating to give uniform air the year 'round.

"The first glance at the G-E Warm-Air Conditioner indicates that it differs radically from any other heating or air conditioning equipment. It is small in size compared with ordinary systems which provide heat only. Its beautiful finish in gray and black with chromium trim, introduces a new standard for basement equipment and makes it welcome in any setting.

"Naturally these scientific explorations resulted in innovations—in methods that had never before been attempted—many of which were at first considered radical. They proved that oil could not be burned efficiently by any method, in furnaces made primarily for other fuels. An entirely new method was conceived and a special furnace designed to take the utmost advantage of that method of burning oil, alone.

"The fundamental idea of forcing atomized oil downward to meet with an upward secondary air stream, producing a floating white-heat flame five feet long that turns upward on itself is a departure that partly explains the remarkable economy in consumption of low-grade fuel oils.

"Combustion is so complete that the furnace and chimney flues seldom, if ever, need cleaning. There are no obnoxious odors to annoy you or your neighbors.

"The sealed-in-head with a self lubricated motor is also distinctly General Electric.

"The amazingly human series of electric controls supervising and protecting the equipment have never been applied to such an extent on any household equipment of any kind.

"Even the control of warm air moving up into the rooms is different. It provides longer periods of circulation with resulting benefits including the tendency to more even room temperatures. The fan motor is slow speed and has a flexible suspension to insure quiet operation.

"General Electric Commercial refrigeration, of course, has always been standard, and the line handled by this company will include the latest General Electric innovations, refrigerating machines for various trade uses, including Victor milk coolers, storage refrigerators, bottled beverage coolers, Tyler refrigerated display cases and General Electric pressure-type water coolers.

"I have long felt that the refrigeration and air conditioning field hold the brightest of futures," continued Mr. Spence. "It is our purpose to develop it hor-

Continued on Page 26

People and Payrolls

FOR the month ending May 15, new firms locating in Dallas totaled ninety, including nine manufacturers, twelve wholesalers, thirty-nine retailers, six oil companies and twenty-four classified as miscellaneous. Total new concerns for the year reached 527, well ahead of the previous high record for a similar period.

Among the concerns located during the month were the following:

Manufacturers:

American Outdoor Advertising Company, 1608 North Haskell Avenue. Sign manufacturers.

Collins Ice Cream Company, 1710 South Harwood Street. Ice cream manufacturers.

Conro Manufacturing Company, 705 Young Street. Work clothing manufacturers.

Counter Cooler Company, 2114 Main Street. Beverage coolers.

Francis Equipment & Supply Corporation, 220-224 Industrial Boulevard. Air conditioning and refrigeration equipment.

Paramount Electric Sign Company, 508 North Akard Street. Neon signs.

Southwestern Manufacturing & Refining Company, Harry's Road. Asphalt products.

Texas Offset Printing Company, 200 East Jefferson Avenue. Offset lithographers.

Woolen Uniform Company, 1903 Bryan Street. Uniform manufacturers.

Wholesalers:
Bickley School & Church Furniture Co., 2813-15 Canton Street. School and church furniture.

Brittanica Junior Sales Division, 1428 Allen Building. Books. Home office, Chicago, Ill.

Roy Brown & Sons, 606 North Field Street. Merchandise brokers.

Clem Williams Film, 1209½ Main Street. Photographic films.

Cosden Petroleum Corporation, 3200 Routh Street. Oil marketers. Home office, Fort Worth, Texas.

Crutcher Produce Company, 2104½ Cadiz Street. Wholesale produce.

Dallas Wholesale Company, 1015 Corninth Street. Flour and feeds.

E-Z Wrap Company, 1019 Santa Fe Building. Paper specialties.

El Dorado Sales Company, 725 Santa Fe Building. Sales agents.

Hollywood Overhead Door Company, 5502 Columbia Avenue (Ernest E. Pierce). Garage doors.

Graphic Review of Dallas Business

Business Indices for April, 1940, compared with April, 1939

BANK CLEARINGS

1940	\$247,296,000	+ 13.4%
1939	\$208,809,000	

BANK DEBITS

1940	\$257,803,000	+ 13.3%
1939	\$227,487,000	

STREET RAILWAY PASSENGERS

1940	5,536,341	+ 2.3%
1939	5,412,371	

INDUSTRIAL CONSUMPTION OF ELECTRIC POWER

1940	3,228,292 K.W.H.	+ 6.8%
1939	3,022,803 K.W.H.	

POSTAL RECEIPTS

1940	\$359,817	+ 1.8%
1939	\$353,257	

TELEPHONES

1940	97,430	+ 6.08%
1939	91,841	

ELECTRIC METERS

1940	89,080	+ 4.6%
1939	84,200	

GAS METERS

1940	84,331	+ 4.8%
1939	80,220	

WATER METERS

1940	79,001	+ 4.8%
1939	75,333	

CONSTRUCTION CONTRACT AWARDS

First four months of 1940 compared with first four months of 1939. F. W. Dodge Reports.

1940	\$7,509,000	-7.6%
1939	\$8,131,000	

NEW CAR REGISTRATIONS

1940	1,755	+ 33.3%
1939	1,317	

VALUE OF REAL ESTATE TRANSFERS

1940	\$2,565,553	+ 10.3%
1939	\$2,324,676	

REAL ESTATE TRANSFERS (Number)

1940	1,408	+ 21.5%
1939	1,158	

RAIL EXPRESS SHIPMENTS (Number)

1940	188,597	+ 13.3%
1939	166,413	

AIR EXPRESS SHIPMENTS (Number)

1940	1,900	+ 15.08%
1939	1,651	

PARCEL POST MAIL—Outgoing (Sacks)

1940	154,778	-0.7%
1939	155,905	

POSTAL MONEY ORDERS ISSUED (Value)

1940	\$205,859	+ 12.5%
1939	\$182,869	

POSTAL MONEY ORDERS PAID (Dollar Volume)

1940	\$1,623,112	+ 1.4%
1939	\$1,600,466	

INDUSTRIAL CONSUMPTION OF NATURAL GAS (Thousands of Cubic Feet)

1940	388,184.0	+ 2.13%
1939	380,100.2	

A. A. Porter Lighting Fixture Company, 108 North Pearl Street. Lighting fixtures.

Shulton, Inc., Second Unit, Santa Fe Bldg. Cosmetics and perfumes. Home office, New York, N. Y.

Texas Wholesale Grocery Corporation, 2411 Swiss Avenue. Wholesale grocers.

Petroleum:
Brinkerhoff Drilling Company, 805 Allen Building. Drilling contractors. Or-

ganized by Zack K. Brinkerhoff, Robert W. Brinkerhoff, both of Dallas, and Zack K. Brinkerhoff, Jr., Centralia, Ill.

Ce-Beth Oil Company, Kirby Building. Organized by John B. Mills and associates.

Dominion Oil Company, 1114 Gulf States Building. Organized by Bailey B. Baxter, Paul M. Pope and Paul Pope, Jr.

G. M. H. Drilling Company, 615 North Clinton Avenue. Organized by W.

TRUCK TANKS—made to your order and
special needs



ALL TYPES OF WELDED TANKS
GASOLINE TRUCK TANKS



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203 West Commerce Street W. W. BANKS, President Dallas—Phone 2-5513

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OLDEST TITLE INSURANCE
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State-wide Title Service

Agencies in Principal Cities in Texas

MAIN AT FIELD

PHONE 2-8121

*Air Conditioned Offices
For Your Comfort*

H. Goodnight, Ray Goodnight and associates.

F. G. Lippitt, 806 Kirby Building. Oil operator. Formerly located in Fort Worth.

Miscellaneous:

The Austin Company, 8600 Maple Avenue. Contractors on addition to plant of Willard Storage Battery Company. Home office, Cleveland, O.

Bowen Construction Company, Room 5, 1413 Elm Street. Contractors.

Bush Development Company, 4517 Lovers Lane. Real estate developer.

City National Life Insurance Company, 2110 Bryan Street. Life insurance.

Experience Unlimited, Ltd., 501 Thomas Building. Employment agency.

Highland Park Secretarial School, Highland Park Shopping Village. Business school.

Hillcrest Veterinary Clinic, 7048 Snider Plaza.

Hudson Flying Club, 3416 Love Field Drive. Aviation school.

Lincoln Memorial Company, North Texas Building. Cemetery.

Lone Star Loan & Investment Co., 803 Santa Fe Bldg. Chattel loans.

Lone Star Surveying & Mapping Company, 1119 First National Bank Bldg.

Luper Transportation Company, 2608 Canton St. Truck line.

Joe A. Moses Transfer Co., 308-A South Houston Street.

Nanny Realty Co., 207 Wilson Bldg. Real Estate.

National Institute of Research & Economics, Inc., 1022 Allen Bldg. Insurance analysis service.

Preston Road Cleaners, Inc., 8000 Preston Road. Laundry.

Redding Bros. Gravel Co., 3520 Denton Drive. Sand and gravel.

Starlight, 1819 Industrial Boulevard. Night Club.

Texas Air Freights, Inc., Love Field Hanger No. 8. Air freight line.

Lewis G. Spence Opens

Continued from Page 24

oughly and to do everything in our power to bring Dallas all the latest equipment for better living through refrigeration and air conditioning."

Mr. Spence has been in business in Dallas since 1914. He was a member of the Dallas Cotton Exchange for twenty-one years, and for the past four years has been distributor for National Distillers' Products Company. He was the founder of the Texas Wholesale Liquor Association and the president of that organization for three years. He served three years in the presidency of the Little Theater and was a member of the Board of Directors of that institution for ten years.

WORTHY EXPERIENCED



BOB ALCORN

"WORTHY AND EXPERIENCED" is the slogan of Bob Alcorn, who is seeking the office of Sheriff of Dallas County, for the reasons given below:

Bob is forty-three years of age and a native of Dallas County. He was born in a modest home across the highway from Buckner's Orphans Home, and began his education in that community. Later moving to Dallas he attended Bryan High School, afterward finishing with a Business College course here.

For the past twenty years Mr. Alcorn has been an efficient officer in Dallas and Dallas County. He has worked and proven his efficiency in every capacity in performing his sworn duties to his people, and the voters are requested to look into this record.

Mr. Alcorn resigned his position as special investigator for the District Attorney of Dallas County to make his race for Sheriff, and only after many friends had urged him to do so. He will be grateful for your support in this campaign, and will keep before him the importance of serving you and serving you well, enforcing the laws of the County as he should with the aid of an efficient upright personnel.

FOR SHERIFF

This political advertisement paid for by friends and supporters of Bob Alcorn.

Committee to Promote Inter-American Travel

Harold M. Young, Dallas district office manager, Bureau of Foreign and Domestic Commerce, has just been informed by James W. Young, director of the Bureau of Foreign and Domestic Commerce, that a permanent committee to foster and promote travel between the United States and the Latin American countries has been established.

Formation of the travel committee is an outgrowth of a series of conferences called by Secretary Harry L. Hopkins in the past four months to stimulate trade and travel between this country and the Latin American republics. The travel committee is working in cooperation with the Bureau of Foreign and Domestic Commerce.

Chairman of the committee is John W. Chapman, vice-president of the Grace Lines. Other committee members include Leo Archer, passenger traffic manager of the Moore-McCormack Lines; John Rundle, assistant to the president of the American Express Company; Walter White, vice-president of Thomas Cook & Son, New York; Victor Chenea, general traffic manager of Pan American Airways; C. H. C. Pearsall, president of the A.G.W.I. steamship group; C. A. Martin, American Steamship and Tourist Agencies, Inc.; William M. Penick, traffic manager, United Fruit Steamship Line; Monroe Douglas Robinson, Grace Lines, secretary of the committee; and John McClintock, Latin American trade promotion expert in the Bureau of Foreign and Domestic Commerce.

Director Young pointed out that the committee is now endeavoring to reduce the numerous visas, health certificates, police permits, etc., required for admission to each of the Latin American countries and which served to discourage tourist travel from the United States in the past. As a result of the committee's efforts, Brazil has already waived most of the technical requirements for admission to that country. In addition, the committee is cooperating with the Bureau of Foreign and Domestic Commerce in the distribution of travel promotion literature relating to the countries of Central and South America. All steamship and airlines operating between this country and Latin America have joined forces in the effort to distribute literature that would encourage travel between the countries of the western hemisphere.

Another result of the Commerce Department's trade promotion program is the recent announcement of the decision to establish a Latin American trade center at the New York World Fair this summer. The trade center was planned at a conference between Latin American diplomatic representatives and officials of large retail and importing agencies.

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ROACH PAINT COMPANY

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Real Estate

Dallas Business
Property

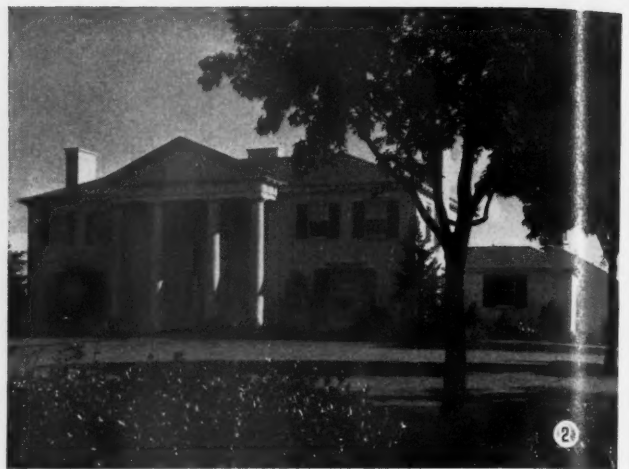
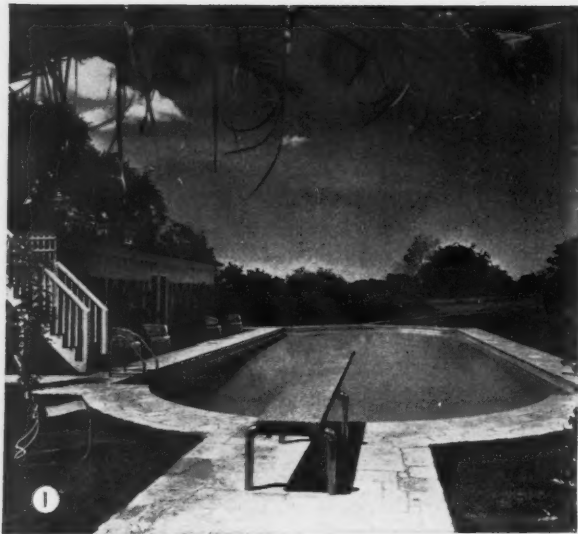
Leases and Sales

Mortgage Loans

J. B. Rucker Co., Inc.

411-12 Praetorian Building

Phone 2-4121



ARCHITECTURAL TRENDS: Shown here are examples of Dallas' residential architecture, as reflected in some of the larger, new homes. 1. The swimming pool of a large estate. 2. Modified Southern colonial architecture is still popular in Dallas. 3. A beauty spot in one of Dallas' parks. 4. Another home reflecting the colonial influence. 5. Monterrey influence is reflected in this magnificent new home. 6. English design is evident here. Parker-Griffith Photos.

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TOWARDS A BETTER ARCHITECTURE

WITH the past twelve months setting an all-time high in the volume of Dallas residential construction, it is interesting to note what developments, if any, this past year has brought about in home planning.

Major changes in architectural styles are not rapid. Fashions in the design of clothes and automobiles come and go easily and quickly. But the lifetime investment in the building of a home makes for conservatism and a careful consideration of new departures. In spite of this, however, it is clear to anyone of an observant turn of mind that there have been tremendous changes in these recent years.

These changes have been towards a greater simplicity in exterior design, a more functional and livable plan, and the inclusion of the many recent advances in materials and equipment. In fact, there has been a growing understanding and appreciation of the so-called "modern" homes, which are, year by year, appearing in greater numbers.

In the matter of exterior design this greater simplicity of line and mass and color is easily noticeable. No one will regret the passing of the home of ten to fifteen years ago, which was crowded with false gables, dormers, bays, and chimneys, and often included in its materials, combinations of brick, field stone, stucco, wood, and stained glass. These past few years have taught us the value of honesty of construction, of simple roof lines, of good proportions in the mass, and of harmony of colors. Perhaps we have even gone to unnecessary extremes in some phases of our current color simplification, as for example, the craze for white painted brick houses, for which Dallas has far more than its share, to the point of becoming a bit commonplace. There appears to be a gratifying return to more carefully studied colors in exterior treatments, of late.

There has been a far more careful study and analization of floor plans by the architects, of recent years, too. In designing a home for a particular client the architect must be almost as familiar with the family's habits and ways of living as the family doctor in order to make the house fit the family instead of forcing the family to adjust itself to a home of merely so many rooms. The necessity of arranging the house to best serve the functions of eating, sleeping, playing, and working, is becoming more and more important, giving each space its proper area and location and its proper amount of access and privacy. The condensing of spaces, which are normally idle during

By **RALPH BRYAN**

President, Dallas Society of Registered Architects

the greater part of the day, is typical of the newer plans, such as combining the living room with the dining area, or making bed rooms smaller. Another feature is the bringing of the indoor and outdoor areas closer together, as the opening of living rooms on to screened porches or terraces, and thence to gardens.

Even in the low-cost, speculative homes the plans are now more carefully studied to fit the particular scale of living of the ultimate owner, and to make the home more economical in matters of upkeep, heat conservation, et cetera.

Insulation, attic ventilation, and air conditioning have given the architect and the home owner more leeway in matters of planning and have made it possible, for example, to consider the location of the bed rooms elsewhere than the accepted south and east exposures. The efficient and compact design of kitchen units have made an entirely new room of the kitchen, while the newer types of gas heating units have rid us of our unsightly open gas stoves without the need of an elaborate central plant. Indirect and concealed lighting, especially the new fluorescents, are changing the lighting of homes and making considerable progress over the central ceiling light for each room of only a few years ago.

In the matter of new materials, there are the linoleum floor, sink and wall coverings; the use of ply-wood for almost anything from cupboard doors to outside wall facing; glass brick, when used intelligently; gypsum board in place of wood shiplap under papered walls, and so on. Built-in furniture is becoming more and more common.

It is properly becoming more and more difficult to stamp a house as being of a definite "style," which is a good indication of free thinking and intelligent design. Furthermore, Dallas is beginning to be able to boast of a few excellent homes "in the modern manner," as distinguished from the bad "modernistic" or chromium, glass brick, sun decks, and cracker box proportions.

And finally, speaking of trends, it is safe to say that the trends in Dallas home planning are healthy trends the work of intelligent, conscientious, and progressive architects, whose ability has given, and will continue to give, to Dallas the high standard of homes for which the city has become known in the Southwest.

Lange Named C. of C. Public Relations Director



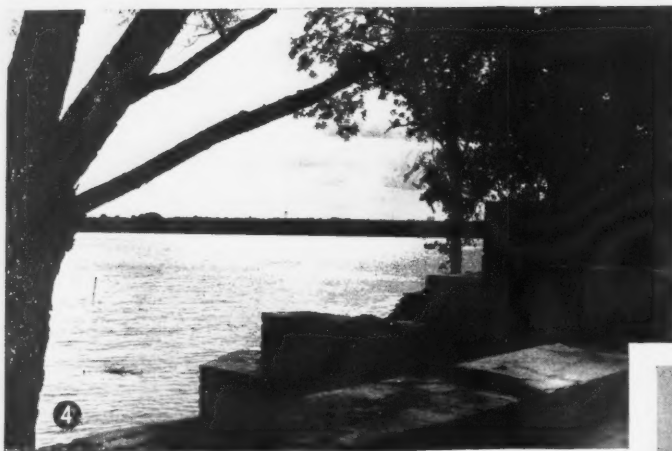
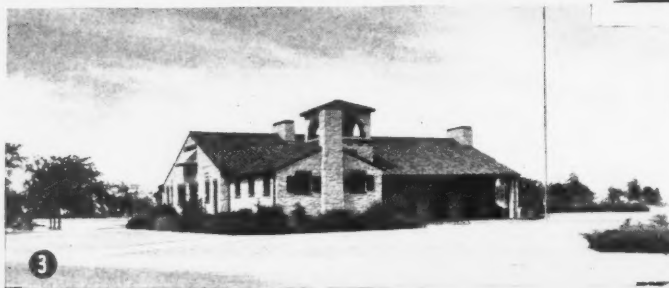
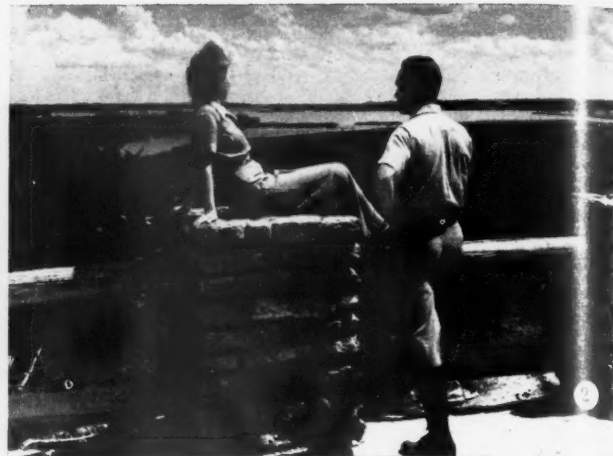
FRED LANGE

General Manager Ben Critz of the Chamber of Commerce has announced the appointment of Fred Lange as a member of the Chamber's staff, in charge of public relations and membership services. Mr. Lange's appointment was effective June 1.

Mr. Lange was formerly state public relations director of the Salvation Army for five years. Since resigning from the Salvation Army post he has been associated with the Harry S. Moss Petroleum Co. Before becoming an official of the Salvation Army he was engaged in private business.

As public relations director of the Chamber of Commerce, Mr. Lange's duties will include membership services of all kinds, and the development of closer relations between the organization and its 2,300 members, Mr. Critz said. He will be assigned to special duties involving better understanding of the Chamber's program and work, both on the part of individuals and organizations.

Mr. Lange is 41 years of age, is married, and resides at 9326 West Lake Highlands. He has been a resident of Dallas six years, coming here from San Antonio. A native of Jersey City, N. J., he was graduated from Dickinson College in Carlisle, Pa. He is a member of the John W. Low Post of the American Legion.



CITY OF PARKS: Dallas' 7,025 acres of municipal parks and playgrounds are an important factor in sound, steadily increasing real estate values. 1. A beauty spot on Turtle Creek. 2. Doran's point, providing a fine view of White Rock Lake. 3. The field house in Kiest Park. 4. Hundreds of thousands of dollars have been spent in recent years to create vistas like this at White Rock. 5. The famed equestrian statue of General Robert E. Lee, in Lee Park. 6. The rose garden in a Dallas park. 7. A popular point in the scenic drive around White Rock.

JOHN M. SPELLMAN
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TEXAS INSTITUTE OF NATURAL RESOURCES AND INDUSTRIAL DEVELOPMENT



VISUALIZE YOUR LETTERHEAD ON THIS PAGE
THEN TURN THE PAGES!

The remaining three pages of this piece tell a most attractive story of Dallas' One Hundredth Birthday which will be celebrated next year. It's a story that your concern can send out just as we are sending it now to you. It is a high-class, effective publicity for you and for Dallas.

This four-page letterhead has the APPROVAL OF THE DALLAS CHAMBER OF COMMERCE. In its preparation have been embodied the suggestions of individuals connected with the Chamber and other civic organizations.

You can purchase, at reasonable cost, these letterheads. It is hoped that your and other civic-minded concerns will adopt this piece and send out many thousands of copies during the next several months. It has been agreed that contributions from profits from the sale of this piece will be devoted to the Texas Institute of Natural Resources and Industrial Development, whose letterhead above appears where yours—we hope—will be.

WILL YOU HELP IN THIS MANNER TO PUBLICIZE DALLAS
AND ALL TEXAS?

Sincerely yours,

JOHN M. SPELLMAN, President
Texas Institute of
Natural Resources and
Industrial Development.

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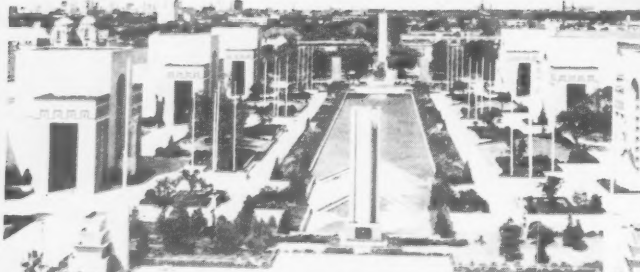
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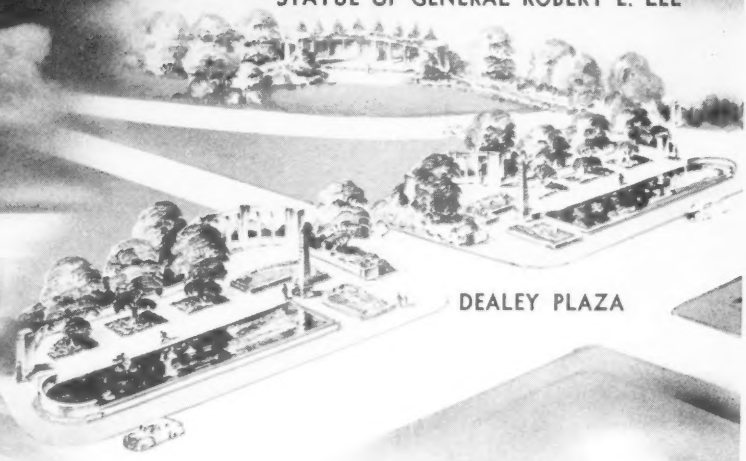
COTTON BOWL
Texas State Fairgrounds



STATUE OF GENERAL ROBERT E. LEE



HALL OF STATE
Texas State Fairgrounds



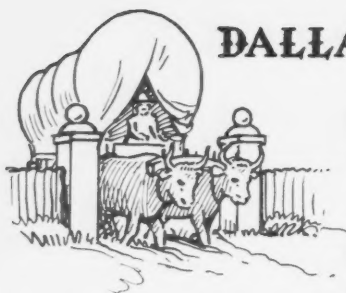
DEALEY PLAZA



BIRD'S EYE VIEW OF LOVE FIELD AIRPORT

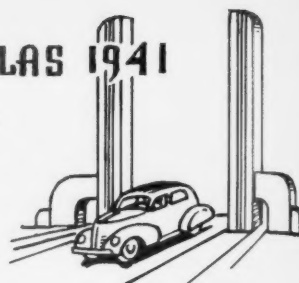


REGATTA, WHITE ROCK LAKE



DALLAS 1841

DALLAS 1941



GATEWAY to the SOUTHWEST



THROUGHOUT its one hundred years, Dallas has been the Gateway to the Southwest, **first**, for immigration, a continuous process broken only during the Civil War; **second**, for tourists, whose movement initiated by the coming of the railroads in the early 70's, has been vastly accelerated in the last two decades by the development of modern trunk highways, along with automobiles and buses.

GEOGRAPHY—A population-density map of Texas shows that the greatest concentration of population is in the triangular area based in the Northeast corner and spearheading toward Austin, the Capital. Geographically, this is the "blacklands" region to which settlers were attracted from the first because of its agricultural possibilities. Dallas, with one of the South's finest airports, ten main-line railroads, and eleven highway outlets, has all requisite transportation facilities to make it truly the gateway for tourists bound for Old Mexico and for the many attractive points in the Southwest.

BUSINESS—From its beginning, Dallas has profited by its location on the **natural** land route from older states to Texas. Although agriculture has been a basic factor in its success, the City's real growing impetus came from the **mobile** aspects of the economic system—transportation, storage and distribution of goods. Oil has become a major factor in the last decade and has paved the way for a new industrial era. From the standpoint of finance, equipment and geographical location, it is the oil capital of the Southwest, which

flows better than 70% of the crude oil production of the United States. Dallas is only two and one-half hours ride from the world's greatest Oil Field, with its more than 25,000 producing wells.

ENTERTAINMENT—The State Fair of Texas is a magnet which attracts each autumn more than a million visitors. In the spring, Metropolitan Grand Opera constitutes an attraction second only in business importance to the State Fair. Other entertainment features, more continuous throughout the year—concerts, art exhibits, road shows, state and screen events, night clubs—draw thousands. These are a positive factor in the success of Dallas as a Wholesale Market and as a Convention City.

HOTEL ACCOMMODATIONS

Nineteen hotels, belonging to the approved list of the Dallas Hotel Association, supply first-class accommodations, including over 5,000 rooms, many of which are air-conditioned. These are a vital factor in the success of Dallas as a wholesale and retail market center.

Dallas Invites You to its 100th Birthday Party in 1941



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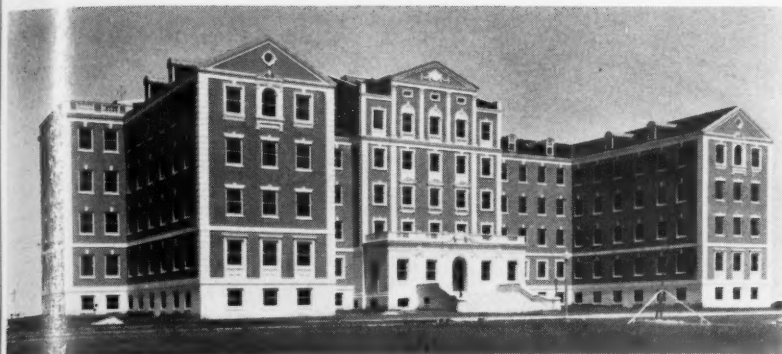
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A. D. H
Y. M. La
Max Plo
Tom Cru

E. L. Bal
Charles M
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C. C. Ga
Jess F. L

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Alexande
Arrington
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Cox & S
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\$1,250,000 Veterans' Hospital Will Be Opened Soon



The \$1,250,000 United States Veterans Hospital in Dallas, at Lisbon, is expected to be completed and opened during June or the first part of July. The main building of the immense hospital plant, which occupies a 250-acre site adjoining the city limits at Lisbon, is shown above. A

number of other buildings, including a power plant, administrative offices and quarters for the staff, have also been constructed.

A special committee of the Dallas Chamber of Commerce, with B. F. McLain as chairman, is arranging the pro-

gram for the formal opening and dedication of the 200-bed hospital. Mr. McLain, vice president of the Chamber of Commerce, was particularly active in the campaign to secure location of the big institution in Dallas. Lawrence Melton, a leader in Dallas veterans' organizations and president of the Dallas Advertising League, is vice chairman of the committee.

Dr. Charles L. Magruder, for a number of years chief medical officer of the Veterans Hospital at Muskogee, Okla., has been named superintendent of the new Dallas hospital. He is expected to arrive in Dallas early in June, and to open immediately his offices at the Lisbon hospital.

Mr. McLain said definite plans for the dedicatory program at the hospital will be completed soon. He said it is hoped that a high official of the United States Veterans Administration will come here from Washington for the program. Mr. McLain's committee will handle all details of the event.

Roster of the Dallas Real Estate Board

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Continued on Page 38

BUSINESS LIKES AIR CONDITIONING

A frank answer to such a question will no doubt be of vital interest to many industrial executives, as well as to business firms of every type which engage in serving the public.

Retail establishments, catering to the masses, find it a most dependable attraction throughout the summer months—

often proving a valuable aid in maintaining higher sales volumes on a profitable basis, without the necessity of resorting to costly price reductions.

Service establishments find it just as beneficial for their own employees by providing comfortable working conditions which sustain greater personnel

efficiencies—enabling each worker actually to increase his output during each working day.

Statistics show that Dallas business men have, for the most part, appreciated the far-reaching advantages of keeping their establishments cool—and Dallas, today, is one of the “coolest” summer-time business centers in the Southwest. On May 1, 1940, a total of 755 air conditioning installations were in operation within the city; representing a total operating capacity of 18,846 hp. On the same date, 398 evaporative cooling installations were in operation, representing a total capacity of approximately 967 hp. This makes a total of 1,153 cooling jobs employing a total of 19,813 hp. now in operation in Dallas.

Comfort cooling can best be classified in the following three divisions:

Real air conditioning, in which motor-driven compressors produce actual refrigeration as the cooling agent, is capable of effecting the greatest reductions in temperatures. It is therefore most reliable for cooling large areas where people are moving about in greater numbers, as well as for installations where definite temperature reductions are to be maintained regardless of out-door weather conditions. The photo at the top is of a self-contained air conditioning unit, which does not require ducts or special construction.

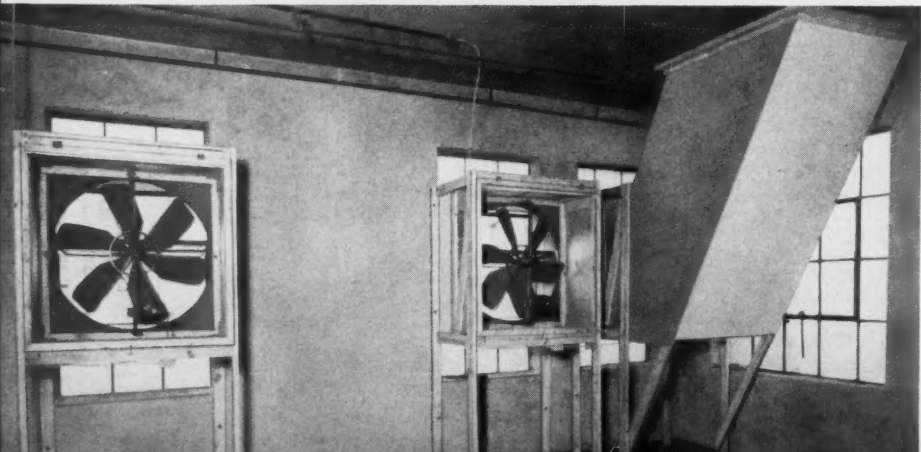
Although evaporative cooling has a limited cooling range, it is capable of reducing room temperatures somewhat below prevailing “dry-bulb” temperatures under ordinary weather conditions in Dallas. Improvements have recently been introduced in equipment of this type, so that modern applications are proving satisfactory where lower cooling efficiencies are acceptable in exchange for cheaper installation and operating costs. The center photo shows such an installation.

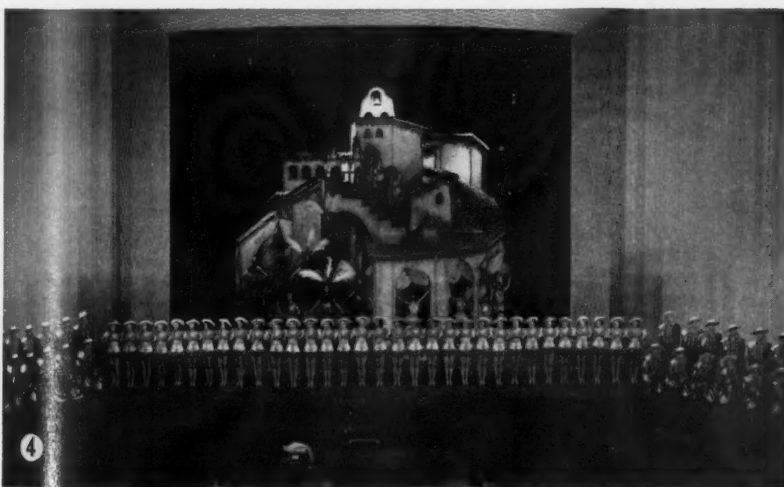
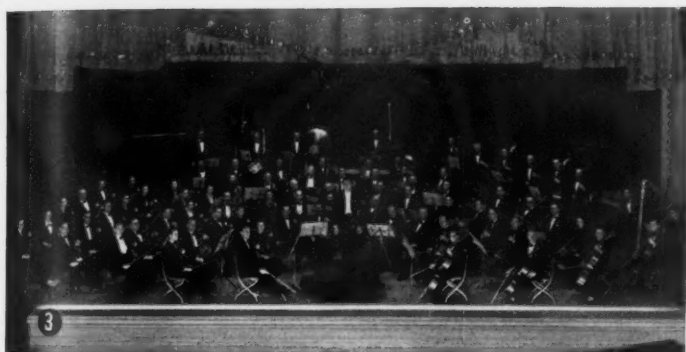
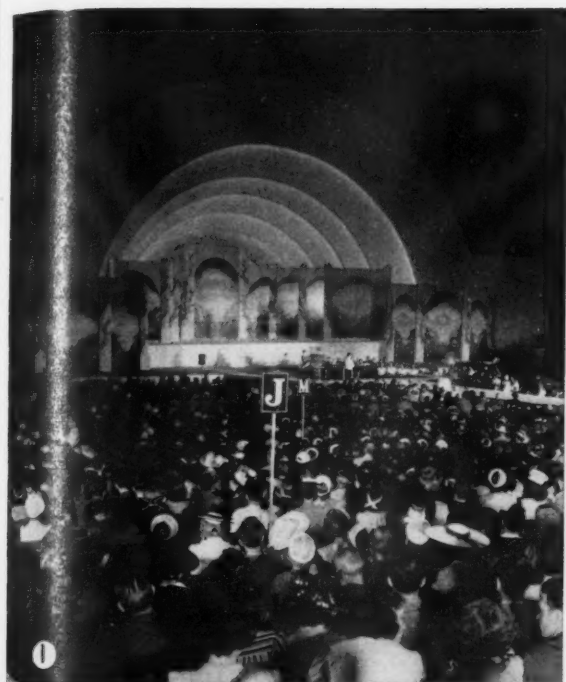
Ventilating Fans

Ventilation, by means of exhaust fans—although incapable of effecting an actual reduction of temperature—can often make the atmosphere “feel” cooler. It removes the stagnant, heated air which collects so rapidly in all enclosed areas, and replaces it with fresh, cooler air from out of doors. Many industrial firms find this type of cooling ideally suited to their processing needs and embody it as an integral part of their factory layouts. Even in rental properties, this type of cooling can frequently be installed with a minimum of remodeling. The lower photo shows such an installation.

The steadily increasing use of comfort

Continued on Page 55





LIFE IS PLEASANT: Dallas' cultural and amusement facilities are among the city's residential advantages. 1. A capacity audience at an open-air spectacle in the beautiful Amphitheatre at Fair Park. 2. The Little Theatre of Dallas. 3. The Dallas Symphony Orchestra is one of the Southwest's outstanding musical organizations. 4. Outstanding road shows are presented in Fair Park Auditorium. 5. A composite view of Elm Street, Dallas' "theater row." Parker-Griffith Photos.



With an entirely new application of modern tourist court appointments, new Jack Tar Court offers something distinctive in its 95 apartments. Constructed of brick with asbestos siding, this fine court affords accommodations with, or without, cooking facilities, and hot and cold showers. Compact arrangement combined with latest furnishings form a general theme of supreme guest comfort. The broad exposure of each apartment gives full benefit of cool gulf breezes.

A splendid Dine and Dance Room with curb service and a complete Auto Service Station are an added convenience to guests. Jack Tar is ideally located at Broadway and Seawall Boulevard, at the junction of U. S. Highway 75 and State 87, overlooking the Gulf of Mexico.

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HOTEL DESOTO	New Orleans
MISSISSIPPI	
HOTEL LAMAR	Meridian
NEBRASKA	
HOTEL PAXTON	Omaha
NEW MEXICO	
HOTEL CLOVIS	Clovis
OKLAHOMA	
OKLAHOMA BILTMORE	Oklahoma City
HOTEL HUBER	Muskogee
HOTEL BELMONT	Gilmore
HOTEL ALDRIDGE	Wewoka
SOUTH CAROLINA	
HOTEL WADE HAMPTON	Columbia
TEXAS	
HOTEL ALICE	Alice
HOTEL STEPHEN F. AUSTIN	Austin
HOTEL SETTLER	Big Spring
HOTEL BROWNWOOD	Brownwood
HOTEL SOUTHERN	Brownwood
HOTEL LAGUNA	Cisco
HOTEL CORTEZ	El Paso
HOTEL TEXAS	Fort Worth
HOTEL BUCCANEER	Galveston
HOTEL JEAN LAFFITE	Galveston
CORONADO COURTS	Galveston
JACK TAR COURT	Galveston
MIRAMAR COURT	Galveston
HOTEL CAVALIER	Galveston
HOTEL LUBBOCK	Lubbock
HOTEL FALLS	Marlin
HOTEL CACTUS	San Antonio
ANGELES COURTS	San Antonio
VIRGINIA	
HOTEL MOUNTAIN LAKE	Mountain Lake



Buffalo Hides and Steam Cars

Continued from Page 16

was upstairs on the northeast corner of Commerce and Jefferson Streets, and the post office was housed in a one-story, one-room frame structure in the same locality. There were few brick buildings and most of the stores were of frame box-type construction with large signs advertising the fact that the proprietors bought hides and produce. Wooden awnings extended over plank porches that were the only sidewalks, and the streets, lined with hitching posts, were knee deep in dust or mud according to the weather. The mud was two feet deep in some places on Elm Street in the spring of 1870, and the editor of the *Herald* inveighed against a "stinking mud hole" opposite his office on Main Street, "where hogs rooted and wallowed." A few of the bolder and more enterprising merchants had just begun to locate on Elm Street as far east as Austin, and the town itself did not extend much beyond Murphy Street. Bryan Street, Ross Avenue, Swiss Avenue (then Butcherpen Road), and Ervay Street (then Miller's Ferry Road), were still country lanes.

Strangers were no longer a novelty in this bustling boom-town, and the free-handed hospitality, neighborly spirit and simple pleasures of an earlier day were things of the past.

Accommodations, taxed to the limit by the influx of newcomers, were poor and expensive. The Crutchfield House, still the leading hotel, charged \$21 a week in gold for board and room with eight lodgers, four double beds, one washbowl and one towel to a room. There were four churches, but many times that many gambling houses, saloons, and "variety theaters." By 1873 there were nearly one hundred professional gamblers in the town, who fiercely resented the least attempt at regulation and openly defied Mayor Ben Long and his deputies, barricading themselves in a downtown building three days and nights before they came to terms. Main Street from Houston to Austin Streets was a solid row of saloons and gambling houses, and along South Jefferson Street flourished dance halls, "sporting houses," and variety theaters, where the music never ceased except for an exchange of pistol shots, and frontier fiddlers such as the talented Italian, John Botto, made fortunes.

One man operated a whole row of establishments on the south side of Main Street between Austin and Market Streets, and the numerous "variety" theaters flourished after the coming of the railroads.

These variety theaters, which combined the worst features of barrooms and

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The course is only semi-technical, and does not involve advanced Accounting. It does make for speed and accuracy and pleasure in Financial Statement Analysis.

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low class burlesque houses, encouraged vice of all kinds, and so aroused the ire of the more respectable elements in the community that it was accounted a virtue to apply a torch to them. The two fires that gutted the row of saloons and gambling resorts on the north side of Main Street in 1869 were probably the products of righteous incendiarism.

In the midst of this boom of the early seventies two railroads arrived to lend it a fresh impetus. The first to reach Dallas was the Houston & Texas Central Railroad, which had been slowly approaching the town from the south since before the Civil War. On July 16, 1872, a crowd of 5,000 people, some of whom had come from as far away as the Indian Territory and had never seen a locomotive, gathered where Central Avenue now runs to cheer the arrival of the first train, consisting of a string of freight cars and one passenger coach pulled by a small wood-burning engine. The citizens of the town had donated \$5,000 in cash, 115 acres of land, and free right-of-way to secure the road, and the arrival of this first train was a gala occasion, celebrated with a mammoth barbecue and speeches, with John Henry Brown as chief orator and the aging John Neely Bryan on the platform. The Houston & Texas Central linked Dallas directly with Houston and the Gulf Coast, and somewhat later it extended its lines northward to Denison, connecting with the Missouri, Kansas & Texas to Northern and Eastern points.

The following year, 1873, a second railroad, the Texas & Pacific, was secured for Dallas by a legislative trick requiring that its lines pass within one mile of Browder Springs in the present Sullivan Park. This road, whose tracks ran up Pacific Avenue (formerly Burleson Street), provided connections to Shreveport and the East, and eventually to the West, first as far as Fort Worth and then all the way to El Paso. For over a year, however, the panic of 1873 halted construction on the road and Dallas was its western terminus, further increasing the town's importance as a point of departure for emigrants and wagon trains bound for the west. With these first two railroads also came telegraph communication, though Dallas did not have commercial telegraph service until the early fall of 1875.

Dallas now began to grow like Jack's fabulous beanstalk. The Federal Census of 1880 gave it a population of 10,358, three times that of 1870. Unofficial estimates in the course of the boom ran much higher. There naturally were many floating and undesirable elements among these newcomers, but the great majority were solid and stable homeseekers. Whole train loads of immigrants arrived every day: 220 Tennessee farmers seeking homesites in Dallas and adjoining counties came in a single day, October 17,

Y. W. C. A. CAFETERIA

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Complete Food Service . . . Men Invited

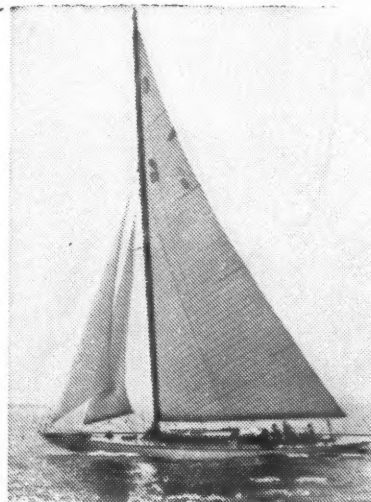
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Blue Diamond Company

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Dallas, Texas

1874. Like the earlier pioneer settlers, most of the immigrants were of Anglo-Saxon stock from the states of the Old South—Tennessee, Kentucky, Maryland and Virginia. A number of Europeans, particularly Germans and Swiss, also settled in Dallas about this time. Mayor Ben Long, himself a Swiss, was instrumental in bringing a large party of his fellow-countrymen to Dallas as early as 1870, and a German colony was established around the first German Lutheran Church on Swiss Avenue in 1879. The influence of these Germanic immigrants was apparent in such early-day institutions as the Turnverein and other gymnastic and singing societies. Many prominent families are descended from them, and such street names as Swiss Avenue and Germania Street (not renamed Liberty until the World War) have borne witness to their numbers and influence.

By 1880 Dallas had become an important railroad center and shipping point for grain and cotton, its infant industries were booming, and it was beginning to attract the attention of such national figures as Jay Gould, the railroad king. Construction could hardly keep pace with the growing population after the coming of the railroads—935 new buildings were erected in a single year according to the City Directory of 1873—but Dallas was not as yet much concerned with elegance or display. The ornate Le Grand Hotel, opened by the shrewd and genial *bon vivant*, Tom Smith, in 1875, and combined with the Windsor to form the Grand-Windsor in 1879, called itself the finest hotel in the South and featured elaborately furnished parlors, a fountain in the lobby, an enormous chandelier with seventy blazing gas jets, electric buzzers in every room, and Christmas menus on which there were nearly a hundred items from which to select. This hotel was an oasis of luxury, however, in a severely utilitarian city. Most of the business houses were plain, substantial two- and three-story structures of brick and stone, and the residences comfortable frame cottages.

The streets were still unpaved, but the city had made solid progress in a number of important fields. The Dallas Hydrant

Company, organized in 1873, supplied the city with water pumped through wooden mains from Browder Springs (in Sullivan Park) to a water tower at the corner of Main and Harwood Streets; a corps of volunteer fire fighters, formed in 1871, made up in zeal and ingenuity what they lacked in equipment, and the downtown streets were illuminated with artificial gas furnished by the Dallas City Gas Company, established in 1874. This same company also supplied consumers, mostly business houses, with illuminating gas at a rate of \$6 per 1,000 cubic feet. Two tiny mule-cars, each ten feet long, began service between the courthouse and the Houston & Texas Central depot in 1873; a second line extending two miles on Austin Street, Ross Avenue, and San Jacinto Street opened service in 1875, and a third, a mile and a quarter long, extending out Commerce and Ervay Streets to City (Sullivan) Park, was established in 1876.

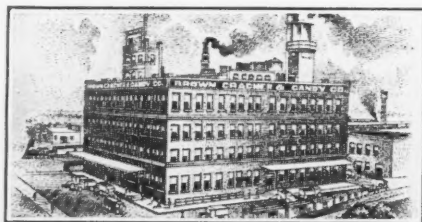
The city also progressed culturally during the seventies, as the expansion of schools, churches, and newspapers during this period demonstrates. Bishop Alexander C. Garrett arrived late in 1873 to take charge of the North Texas Episcopal Diocese. The Rev. Joseph Martinieri, second Roman Catholic priest in Dallas, brought Ursuline nuns from Galveston in 1874 to establish the Ursuline Academy, and Dallas' first Hebrew congregation, Temple Emanu-El, was organized in 1872 as an outgrowth of the Hebrew Benevolent Association. There were numerous private schools in Dallas in the late sixties and early seventies, among the best known of which were the Dallas Male and Female College (sometimes called Rock College because of the material from which it was built) at the corner of Live Oak and Cantagrel Streets, the Dallas Female College (later open to both sexes) conducted by the Rev. W. H. Scales, on the present site of the Dallas Technical High School, and Professor E. B. Lawrence's commercial college on Main Street.

A system of public schools was considered as early as 1876 and a school district formed the following year, but the necessary tax levy did not pass until

1881, when four frame elementary schools, costing \$1,960 each, were erected in the four wards of the city. In the newspaper world, the *Herald*, which with the coming of the boom had been converted from a weekly into a daily, no longer occupied a position of unchallenged supremacy; the *Daily Commercial*, a morning newspaper established in 1874 by W. L. Hall, became a formidable rival, and by 1880 there were a number of other journals, both dailies and weeklies, in the field. During the following decade Dallas became a regional publishing center of importance.

In considering this startling progress made by Dallas during the 1870's it is necessary to remember, however, that it was still "out where the West began" and that this West was still wild until 1880 and after. In 1876 two young men were apprehended for stealing horses from the very heart of the city, and it was also during this period that the notorious exploits of Belle Starr, picturesque woman bandit, and Sam Bass, notorious train robber, were committed in the vicinity. Belle Starr—associate of the James boys, the Younger brothers, William C. Quantrell and other bad men of the time—came to Texas from Missouri soon after the Civil War and lived on a farm near Scyene. After her first husband, Jim Reed, had been shot at McKinney, she kept a livery stable on Camp Street in Dallas. She was indicted twice by Dallas County courts in 1875, once for arson and once for stealing a horse, and for the latter offense was confined in the county jail, but escaped to the Indian Territory.

Sam Bass and his gang held up and robbed four trains in Dallas County during a period of less than two months in 1878, retiring between holdups to a hide-out in the Hickory Bottom thickets near Lewisville. The gang first held up the Houston & Texas Central train at Allen Station on the night of February 22, 1878, and another train on the same line near Hutchins on March 18. Then after a lull they robbed the westbound Texas & Pacific train at Eagle Ford on April 4. Their last exploit was a raid on the Texas



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& Pacific train near Mesquite on April 10. On this occasion they were routed in a running gun battle and fled north into Denton County, where they were pursued by a Ranger detachment formed in Dallas under the command of June Peak, former deputy sheriff. This was the beginning of the long man-hunt that ended in Sam Bass' death at Round Rock, July 20, 1878.

The Real Reason For

Continued from Page 13

paid. The clear certificate is not binding on the collector.

(8) The property might be in a special water or levee district, making its value far less than you paid for it, and, in some cases, valueless.

(9) An unknown heir may appear and recover an interest in the property.

(10) A title policy protects against errors in the public records, errors in abstracts, errors in preparation of instruments and against the errors of the title company itself.

These errors and defects and many others, too numerous to mention, are covered by the protection afforded by a title policy. In today's rustle and bustle of business, it is the height of folly for the average man who buys only two pieces of real estate in his entire life time, to gamble the loss of a life's saving by not being protected by a title policy when buying his home or other real estate.

As an added protection, title companies are under the supervision of the Board of Insurance Commissioners of the State of Texas. The Board fixes the rates and forms of policies, which are the same and uniform throughout the entire state. Before it can start business, a title company must have \$100,000 capital. In addition, it must set aside a reserve of 5% of its annual premiums until an additional \$100,000 has been accumulated. This reserve is liable only for the payment of losses to title policy holders, and is not liable for any other debts the title company might be obligated to pay. In few states has title insurance progressed as far as it has in the principal cities of Texas. The service and protection afforded by title companies is available to all who ask for it and insist on it. The United States government in its Farm Security Administration operations and in other activities demands title insurance. The great insurance companies request it and use it. You should also be wise. Demand title insurance policies and be fully protected against loss by hazardous defects in your title. The peace of mind, alone, is worth more than the price you pay.

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Roster

Continued from Page 31

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Lyon-Gray Lumber Co.
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Department Store Sales Top 1939 Levels

Despite a post-Easter lag in April, sales of 93 Texas department stores for 1940 were pegged by University of Texas business statisticians 3.5 per cent above those of the first third of 1939.

Shift of the Easter buying period from April last year to March this year dropped last month's sales 13.6 per cent below March and 5.4 per cent below April, 1939, the University Bureau of Business Research pointed out.

El Paso stores alone reported business higher than in April last year, and no city showed a gain over March.

Ratio of credit sales to net sales moved up almost a point to 67.3, while ratio of collections to outstanding accounts rose more than two points to 39.9.

Sales by cities were reported to the bureau as follows:

Percentage Change in Dollar Sales

	Number of Stores Reporting	April, 1940 from April, 1939	April, 1940 from March, 1940	Year-to-Date 1940 From 1939
Abilene	6	-15.3	-21.2	+1.6
Austin	7	-11.6	-12.4	-2.3
Beaumont	4	-10.6	-18.5	-7.5
Cleburne	3	-14.8	-25.8	-2.2
DALLAS	11	1.1	9.2	-4.1
El Paso	4	+12.5	2.7	-3.7
Fort Worth	6	-8.2	-24.3	+4.9
Galveston	3	-17.4	-15.4	+4.7
Houston	9	-9.6	-14.4	-2.0
Port Arthur	3	-19.8	-24.9	-2.6
San Antonio	8	-7.9	3.9	+0.8
Temple	3	-18.0	-9.8	-3.1
Waco	5	-12.5	-24.5	+3.8
All Others	21	-8.3	-21.5	+6.5
STATE	93	-5.4	-13.6	+3.5

State Assigns Industrial Hygiene Engineer to Dallas

AN Office of the Division of Industrial Hygiene, Texas State Department of Health, has been established in the Dallas City Hall annex, with Industrial Hygiene Engineer J. F. Pierce in charge. Mr. Pierce will be available to Dallas industry for free consultation and advice with regard to health programs and control and prevention of occupational diseases.

The services which Mr. Pierce will provide to Dallas industry are purely cooperative. There are no police or enforcement powers involved.

A five-point program is the objective of the State Health Department's Division of Industrial Hygiene: Control and prevention of occupational diseases; to interest workers and employers in a program of health protection and health promotion; to offer suggestions for improvements in sanitary surroundings and facilities; to determine working conditions and the dangers to health that may be associated with the nature of work, materials used, or the processes involved; and to make available to legislative bodies the information necessary for the forma-

tion of constructive laws for the compensation of occupational diseases.

Any studies made by Mr. Pierce in Dallas industry will be group studies. The medical information received from any individual worker will not be given either to the worker or the employer. By following this plan, the job of no worker is endangered by any information to which this survey may lead, nor will the relationship between worker and employer be disturbed.

The Industrial Hygiene Division maintains at Austin a fully-equipped analytical laboratory for the purpose of determining the toxicity of industrial raw materials and the identification of industrial dusts. It also has a small, portable laboratory, consisting of a light truck and trailer, equipped with a portable X-ray machine and apparatus for making dust counts of plant atmospheres. This unit is also equipped to make sanitary air analyses in plants using organic solvents, lead compounds and other toxic materials. Industries in the Dallas area which do have problems connected with oc-

Continued on Page 55

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DALLAS . . . "City of Green Bowers"

DALLAS, more than most places, is the fruit of individual enterprise." That is one of the highly significant statements from an article by R. H. Markham, staff correspondent of the Christian Science Monitor, which was published in the May 6 issue of the newspaper.

Mr. Markham emphasized the fact that it is the people of Dallas who have made the city what it is today—and that they have created a beautiful as well as an important city. Formerly a foreign correspondent for The Christian Science Monitor, Mr. Markham returned to the United States last year. He recently wrote a special series of articles, "Mr. Markham Goes to Washington," and is now touring America and writing of the things which interest him most.

He visited Dallas April 18, and conferred with the staff of the Chamber of Commerce with regard to his data on Dallas.

Excerpts from his article, which was illustrated with Lloyd M. Long's remarkable night photograph of downtown Dallas, follow:

I don't believe any one who visited Dallas in the spring would forget it. As he journeyed further, in our own country or on other continents, and should come upon beautiful green parks, radiant with flowers, I think he would say, "It reminds me of Dallas." If he found himself in bustling markets, with hosts of people buying and selling good merchandise, he would exclaim, "As busy as Dallas."

If he heard the hirelings of dictators in foreign lands boast of new buildings or parks, playgrounds or avenues built by tyrants who had robbed people of their freedom, I think he would say "the democratic people of Dallas have made all these things much better."

If he traveled through countries where livestock is wonderfully developed and visited fairs, exhibiting the most perfect animals, I think he would remark, "Almost as good as at Dallas," and if he should sojourn in one of the world's exuberant cities where people of all classes and ages were celebrating together, in a jovial way, he might exclaim, "As gay as Dallas."

This is a green and blooming city. Through it, ambling as slowly as a tortoise, moves Turtle Creek. Its gentle waters seem ever cool and refreshing. Thick verdure overhangs its banks. Forests of wide-spreading trees sweep away on both sides. Cool avenues meander along beside it. Beautiful homes rest in its woods as though on distant lake sides. Walking

through the heart of Dallas one might imagine himself in a mountain resort.

Driving about the edges of the city, one would feel even more keenly the lure of woods, waters, flowers and grass. For this city, like Vienna and its famous "Wienerwald," merges into woods, and has drawn to its very doors a large and joyous lake. Sailboats skimming over its foam-capped waters might give you the illusion you were at Geneva. Just a little beyond the hills is an even larger lake, from which Dallas derives an inexhaust-



"Green bowers," like this corner of a Dallas garden, impressed R. H. Markham, staff correspondent of the Christian Science Monitor, on his recent visit to Dallas.

ible supply of water to keep it green and gay even in the brownest and most withering days.

If you should leave the lakes with their white-sailed boats and ride to another edge of town you would find one of America's most pleasing university settlements. It is built by plan and is almost all the result of a single real estate development. So it reveals order, symmetry, and unusual beauty. It is a civic dream expressed in grass, trees, quiet streets and lovely houses. Very few gaudy, garish stores mar the beauty of growing things and no brazen, raucous road signs shriek at people every moment what they should buy. It is a truly academic environment for an academy. . .

The entrance to the University is a long, wide, beautiful park, leading down

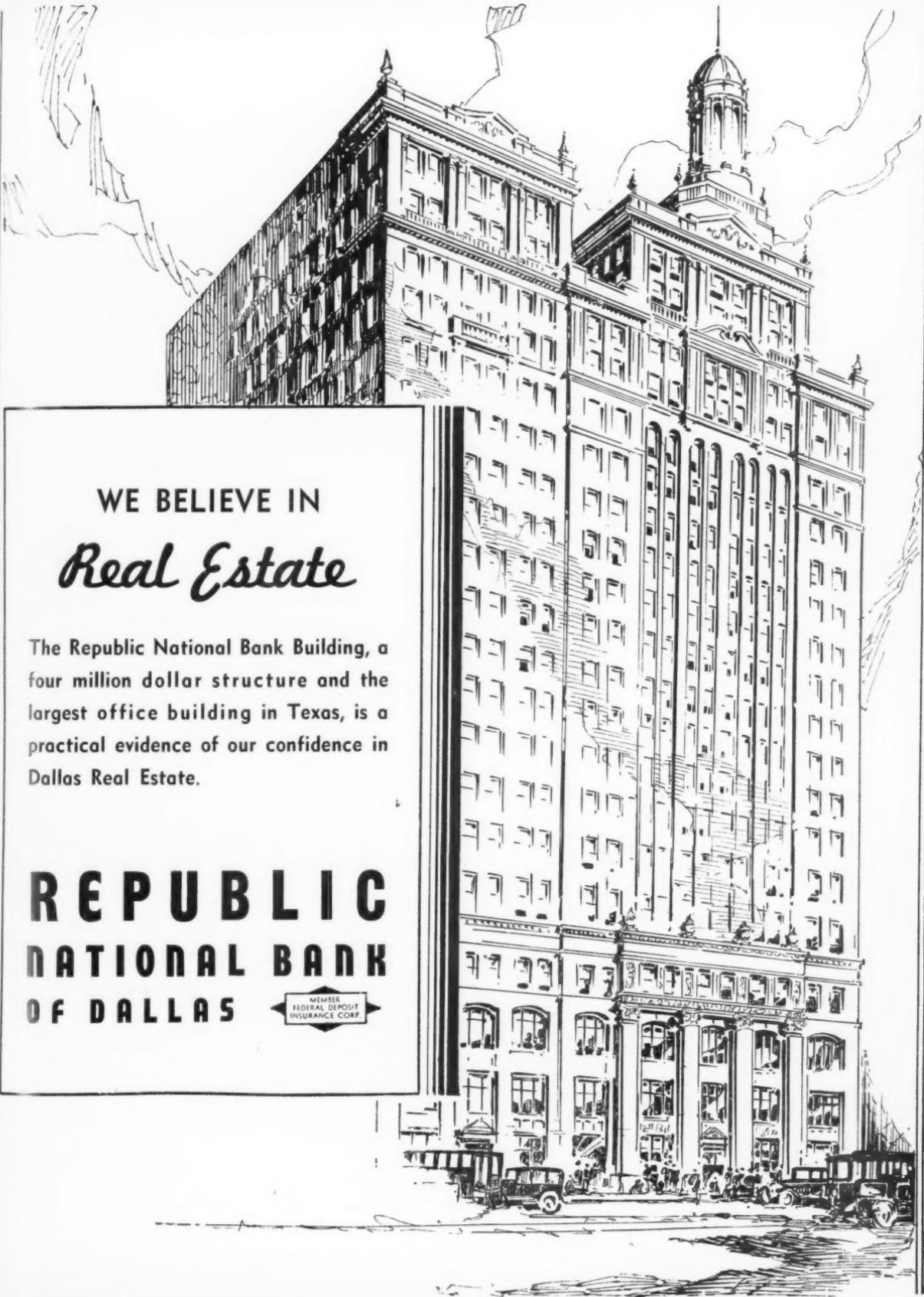
into the city; it seems to join the verdure of Turtle Creek, then conduct you along sylvan avenues to the heart of the business district.

The Dallasites have built themselves a city of green bowers. And, indeed, it is they, the people themselves, who created Dallas. A harbor made New York great. The Mississippi has been a chief factor in creating New Orleans. A bay brought San Francisco into being. Other towns have started as railroad centers; some clustered about army camps. Dallas, more than most places, is the fruit of individual enterprise. Many of the main lines of railroads first met west of Dallas and there is no harbor here. But there is a vast area to be served; there are more than a dozen million people to be supplied with credit, goods, and markets. Dallas undertook to serve them and has done it so well that it now needs the help of 400,000 people to fulfill its daily tasks. It is Texas' second city in population, one of the largest west of the Mississippi, and one of the most prosperous.

Each year it holds a State Fair which contains one of the best livestock exhibits to be found in the world. Last year it was attended by more than a million visitors. The Fair grounds are equipped with a permanent set of splendid buildings, costing \$15,000,000, most of which were put up in 1936. They commemorate the hundredth anniversary of the liberation of Texas, and are designed to show the visitor Texas' history and resources. The Hall of State, with its high tower, spacious rooms, and magnificent panorama of historical events, ranks as one of America's finest museums of this kind. The other museums of Texas animal life, plants, mineral wealth, and art are treasures such as few cities possess. They constitute an exceptional cultural and educational asset. They are effectively grouped in a great park abounding with water.

Of course, Dallas is much more than a scene for exhibitions, schools, and tree-lined lawns; it is also a mart and factory. As all the leading Texas cities—in fact, as most of the leading mid-Western cities—Dallas gets its chief income from oil. It does not lie amid or on the edge of an oil field, but is a leading center for one of the richest oil areas that have ever been discovered. The phenomenal "East Texas Oil Field" is served by Dallas. The list of oil firms, operators, financiers, research experts with headquarters in Dallas

Continued on Page 47



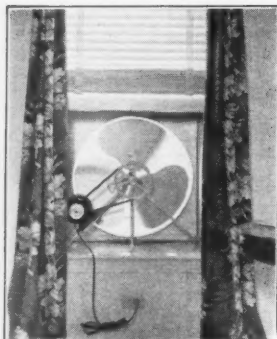
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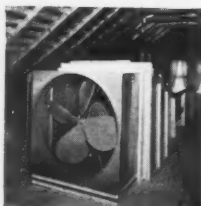
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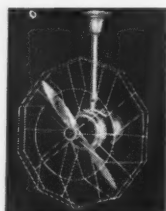
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Dallas Real Estate

Continued from Page 7

program, involving important expansions and shifts in our nation's industrial program, is certain to impel industrial developments toward the Southwest. The impetus of this movement, plus the growth of the Southwest as a regional market, will create industrial opportunities greater than any in our history.

In the Southwest, Dallas has greater advantages than any other city. It is already well established as the banking and insurance center, the market and service center for the entire region. Dallas can confidently expect to gain more in population and in industrial importance than any other Southwestern city under the trends which are rapidly crystallizing.

Dallas has other sound reasons for confidence in the future of its real estate.

This is a well-governed city, that has never been boss-ridden as many big cities have. It has the lowest net tax rate of any major city in this part of the country. It has an adequate municipal water system. It has good utilities services. It has the advantages of sound and consistent city planning to chart its future growth along the lines of greatest utilitarian and civic values. It has unexcelled

transportation facilities. It has an intelligent, forward-looking citizenship.

In the final analysis, the people of Dallas are our greatest asset. The people of Dallas have made this a great city—and they will continue to make it a greater city tomorrow.

From every standpoint, Dallas has good reason not only for confidence in the stability and soundness of real estate values, but for great expectations of a continued upward curve in the graph of real estate developments, because Dallas itself is looking into a future filled with great opportunities.

Portland Cement Ass'n. Opens Office Here

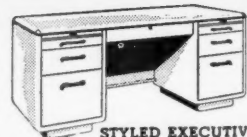
The district highway office of the Portland Cement Association of Texas has been located in Dallas at 1014-16 Tower Petroleum Building, with W. H. Hitzelberger as district highway manager.

The Portland Cement Association is a national organization to "improve and extend the uses of concrete." Mr. Hitzelberger said that the Dallas district highway office will handle all matters pertaining to paving for state highways, counties, cities, airports and other improvements.

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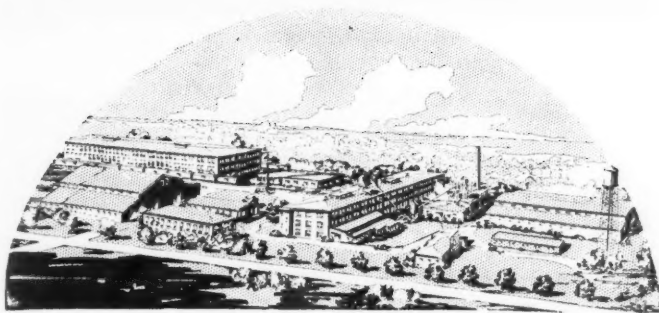
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The seventeen branches of the Wm. Cameron & Co., Inc., at San Antonio, Austin, Fort Worth, Beaumont, San Angelo, Lubbock, Houston, Texarkana, Abilene, Tyler, Corpus Christi, Harlingen, Odessa, Wichita Falls, Lufkin, and Altus, Oklahoma, handle building materials for which the company is wholesaler in the Southwest. In addition, the complete line of products manufactured by the Ideal Company of Waco, Texas, will be stocked for prompt service to all customers in the territory. This includes the Ideal Flawless Kitchen and other Ideal Built-In Furniture; Ideal Colonial Entrances; Ideal Lock Joint Fabricated Window Units; Ideal Fabricated Casement Window Units; Ideal Pre-Fit Windows; Exterior and Interior Doors;

Window and Door Frames and Trim; Window Sash; Screen Doors and Window Screens; Moulding; Decorative Blinds; Ventilating Louvres; Ceiling Grilles; and other millwork items.

It is the policy of this organization to sell through established channels of orderly distribution . . . to and through the retail dealer exclusively . . . and all policies of the company will be observed in the every branch.

We believe that the best interests of the building material dealer are our own best interests. Because of this belief, we are now, as we have been for years, supporting in every way possible the profitable distribution of building material through the retail dealer. We sell through the retailer exclusively because we believe that through his store, building materials can more economically and satisfactorily reach the man we all depend upon . . . the customer.

It may be said without exaggeration that every man in the entire Cameron organization is delighted with the selection of Mr. Bolton as president, for they all know his sound qualifications for leadership of the firm and his friendly interest in every employee.

Mr. Bolton accepted an offer of a vice presidency of Wm. Cameron & Co.,

Inc., on February 22, 1906, the next day after he was 29 years old, he took over his new duties. At first he was put in charge of the firm's purchasing department. He quickly acquired a broad knowledge of the building material business, which was then entirely new to him, and was given additional responsibilities.

About a year after the corporation received its charter, October 10, 1900, a small planing mill had been started operating in conjunction with the Waco retail yard. Mr. Bolton soon saw its possibilities and made plans for its further development. From this small beginning, largely under the far-sighted vision and guidance of Mr. Bolton, was built up one of the largest sash, door, and millwork manufacturing and building material wholesale establishments in the South, which includes a fine, modern plant at Twenty-Fourth and Mary Streets in Waco and 17 wholesale distribution warehouses in Southwestern cities of Texas and Oklahoma.

The official history of Wm. Cameron & Co., Inc., written by R. J. Tolson and published in 1925, gives this characterization of Mr. Bolton:

"Mr. Bolton is recognized as being a man of constructive and progressive ideas in business. He is a consistent worker for civic improvement and the development of the larger industrial movements for the upbuilding of the city. And in addition to his high standing with the business element of Waco and the State of Texas, Mr. Bolton, socially, is genuinely popular. His uniform courtesy and friendly consideration have won for him the highest esteem from everyone, and especially is this true from the entire Cameron organization."

Postal Receipts Gain

Postal authorities of Texas sold 7.5 per cent more stamps in April than during the preceding month, but approximately the same as in April, 1939, the University of Texas Bureau of Business Research has learned from reports sent in by Chambers of Commerce in 44 Texas cities.

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Dallas Emphasizes Foreign Trade Week Observance

DALLAS placed special emphasis upon its observance of Foreign Trade Week, May 19-25. The Dallas and North Texas Foreign Trade Association, a division of the Dallas Chamber of Commerce, cooperated with the Chamber of Commerce of the United States, the national sponsor. The local sponsor had the support of the Dallas district office of the Bureau of Foreign & Domestic Commerce. Excellent cooperation was received from a large number of civic groups in the city. Many business organizations displayed the Foreign Trade Week poster and the Western Union Company placed a special window exhibit in its Praetorian building office, showing exports and imports of this area.

Daily programs were arranged in observance of the "week" each day, Monday through Friday. Prior to the opening of the Foreign Trade Week, the Salesmanship Club devoted its program of Thursday, May 16, to the subject of foreign trade. The speaker was Luis Perez Abreu, Mexican consul in Dallas.

A statewide radio broadcast over the Texas State Network, originating in Dallas over station WRR, was one of the high points of the local observance. In this program B. Frank White, state director, office of government reports, Austin, interviewed Harold M. Young, district manager, U. S. Bureau of Foreign and Domestic Commerce.

The cooperating luncheon clubs and the speakers appearing before each club were as follows:

Agricultural Club, Roger Miller, Southwestern District Manager of the U. S. Chamber of Commerce.

Electric Club, William F. Hauhart, Southern Methodist University School of Commerce.

Variety Club, Stanley Marcus, executive vice-president, Neiman-Marcus Company.

Technical Club, S. D. Myres, Jr., director, School of Government and Arnold Foundation, Southern Methodist University.

North and East Dallas Lions Club, George F. Pierce, vice-president of Culum & Boren Company and immediate past president of the Dallas Manufacturers and Wholesalers Association.

Exchange Club, B. Frank White, state director, office of government reports, Austin.

Cooperative Club, Luis Perez Abreu, Consul for Mexico in Dallas.

High Noon Club, Judge Sarah T. Hughes, 14th District Court.

Oak Cliff Kiwanis Club, Ernest L. Tutt, field manager, Social Security Board.

Retail Credit Men's Association, Harold M. Young, Dallas district manager, U. S. Bureau of Foreign and Domestic Commerce.

Purchasing Agents Association, Carl F. Jeffries, public relations director, Trinity Improvement Association.

Dallas Paint Club, Roland Roggenbrod, Consul for El Salvador in Dallas.

Knights of the Round Table, Carl F. Jeffries, public relations director, Trinity Improvement Association.

Dallas Lions Club, Ben Newberry, purchasing agent, Lone Star Gas Company.

As a climax to the week's observance, the Dallas & North Texas Foreign Trade Association had its first membership luncheon meeting in the Palm Garden of the Adolphus Hotel which was well attended by members and many other manufacturers and business men in general. Ray Nesbitt, Chairman of the Association's Committee, and Francisco Millet, manager of the association, were the speakers at this luncheon.

Rudy Prins Opens New Brokerage Firm

Rudy Prins, food manufacturer's representative, has announced the opening June 1 of a new food brokerage concern, Rudy Prins and Company, to be located in the Construction Building.

Mr. Prins stated that he has several established products ready to present to the trade. He is well-known in Dallas, coming here about 15 years ago from Seattle, Washington. He was born in the Netherlands.

Formerly associated with the Carnation Company and Harold H. Clapp, Inc. as executive field representative, Mr. Prins won national recognition in 1938 for merchandising baby food.

New Hunting-Fishing Map

The Magnolia Petroleum Company of Dallas recently issued a revised hunting and fishing map of Texas, prepared and copyrighted by J. Foster Ashburn.

Game laws are published in detail. The map also publishes a county sport index, listing the type of game and fish available in each county. It shows all inland lakes, as well as the coastal recreational centers.

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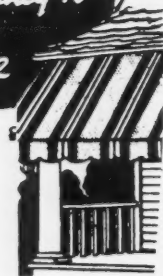
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Lawrence and Carl Mangold Carry on Civic Tradition

The Mangold name has been linked closely with the growth of Dallas for more than fifty years. Charles A. Mangold began his business career in this city in 1885. He helped organize the Dallas Chamber of Commerce, and became one of its first directors. He was active in the business and social life of Dallas, and was recognized as one of its leaders. He or-



LAWRENCE MANGOLD

ganized Lake Cliff and made it one of the largest and finest amusement parks in the South.

Charles A. Mangold was intensely interested in civic development. During his life he was president of the Oak Cliff-Dallas Commercial Association, exalted ruler of the Dallas Elks Lodge, president of the Dallas Hotel Association, president of the Texas Hotel Association, and international president of the Hotel Greeters of America.

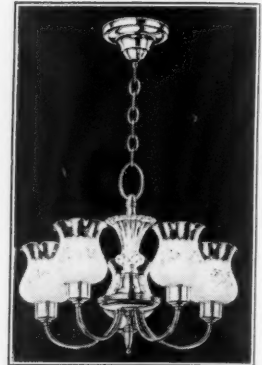
When Charles A. Mangold died in 1934, he left two sons who had already taken their place in the business and civic life of Dallas to carry on his work. Lawrence W. Mangold was managing director of Cliff Towers for several years, and at present is managing director of the Jefferson Hotel. He is also vice president and general manager of The Morten Investment Company and the Main Street Hotel Company. He is a past president of the Dallas Hotel Association, and a director in the Oak Cliff Bank & Trust Company.

Carl A. Mangold, Jr., is secretary and general manager of the American Laundry Company.

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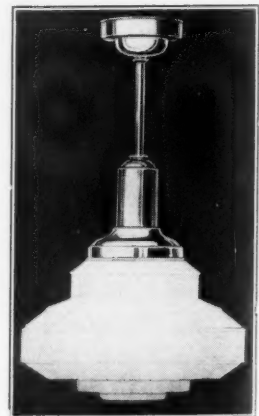
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This liberal savings should appeal to prospective home builders, contractors and commercial institutions.



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"City of Green Bowers"

Continued from Page 40

contains more than 1,000 names. Oil is Dallas' cake and the frosting on it, and it will be long before they dry up.

In addition, Dallas lies near the middle of an area producing nearly half the world's cotton. So, agriculture, with cotton and cattle as the chief products, pours wealth into this city.

Its activities are balanced and completed by a great variety of industries. It has approximately a thousand manufacturing plants, not depending on any one source of raw material or set of buyers. This creates an abounding and stable economy that gives Dallas County a per family buying power that is third among all of America's 3,000 counties. In effective buying power per white family only one other county outranks it. It is also a dominant wholesale as well as retail center.

In building permits, new business established, new branches of national firms opened here, banking, pay roll, volume of trade, Dallas' curve of progress mounts month by month. . . .

Dallas Symphony Plans Broader Program

SUPPORT of the Dallas Symphony Orchestra as one of the major assets in the civic-cultural life of Dallas will be sought this month in an intensive campaign for season ticket subscriptions and contributions to underwrite the venture next season.

Broadening of the institution's civic usefulness is tentatively planned in two fields. A contest will be conducted to select a young Texas musician of outstanding talent to appear as soloist at one pair of concerts, with the object of launching his or her professional career. The young instrumentalist will be awarded a gold medal and \$250 fee by G. B. Dealey. It has long been the ambition of the Symphony Society to sponsor out-of-town engagements of the orchestra, and it is hoped to make this possible next season as the second step toward fulfilling the Symphony's aim to extend its civic value.

An impressive series of five pairs of concerts is planned for 1940-41. Jacques Singer, who has demonstrated his ability to create a splendid symphony orchestra with local talent, has been retained as conductor for the third year. Renowned guest attractions will be presented, with Yehudi Menuhin, famed violinist, appearing Nov. 10 and 11; Jose Iturbi, noted Spanish pianist, Jan. 12 and 13, and the renowned Littlefield Ballet, Feb. 16 and 17. The G. B. Dealey contest winner will appear Dec. 1 and 2, and the soloist for Dec. 5 and 16 will be selected later. In

addition, two children's concerts and two young people's concerts, at reduced prices, will be given during the season.

Season ticket prices range from \$8 to \$2 for either the Sunday afternoon or Monday evening series, with student tickets at half price.

The executive committee of the Symphony Society is composed of Henry C. Coke, president; Mrs. Alex Camp, E. P. Simmons, Karl Hoblitzelle, R. L. Thomas, Miss Sudie L. Williams, Mrs. Harold Abrams, Zellner Eldridge and Lawrence S. Pollock.

Blue Diamond Company In Business 15 Years

The Blue Diamond Company of Dallas has been serving contractors and builders in greater Dallas and the surrounding territory with building materials for over fifteen years. The most recently added line is asbestos siding manufactured by the U. S. Gypsum Company.

This new, exclusive U. S. G. Glatex process seals the siding against water and dirt penetration. It is baked and fused into the core of the siding.

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The warmth and beauty of American woods are here personified in the mantel piece and paneling of Southern pine. The grain and figure of Southern pine are enhanced by a natural finish.

THE UNITED STATES is the leading home-owning country of the world, and the typical American home is built of lumber.

These statements are closely related, for it is the abundance and suitability of lumber as a structural and finishing material and its economy, both in first cost and maintenance, that have helped to make us a nation of home owners. According to computations made by the division of building and housing of the United States Department of Commerce, the percentage of lumber-built homes in eleven different representative states range from 59 to 97 per cent of all dwellings in towns with a population of over 2,500. In the rural regions, including towns of less than 2,500 inhabitants, lumber-built dwellings constitute about 98 per cent of the whole.

It is not merely because lumber is relatively cheap and almost universally obtainable that it is so widely used in America. It has certain qualities which make it a most desirable material for the varying climatic conditions of this continent. It is suited to nearly every style of architecture. It is quickly erected and it presents a pleasing exterior. Wood is easily worked. It has sufficient strength and hardness for general purposes, it is comparatively light in weight, and it is an excellent protection against both heat and cold. "These properties," says the United States Bureau of Standards, "which are due to its peculiar chemical nature and physical structure, have made wood unique among building materials."

Nelson C. Brown says in his volume,

"The American Lumber Industry," that wood is the most economical and universally used construction material. "From the earliest historic times until the present, it has been used in a greater variety of ways than any other material, not only for building and structural purposes, but for the arts and industry and decorative purposes as well." Mr. Brown summarizes the advantages of wood construction as follows:

"In proportion to its weight, wood is the strongest known material.

"Wood is the most workable material and lends itself readily to manufacture into many shapes and designs.

"Wood is a non-conductor of heat, thus helping to make homes warm in winter and cool in summer. (A most important consideration in our severe American climate.)

"Its grain and appearance are generally attractive and readily adaptable to artistic treatment, thus adding to the beauty and attractiveness of furniture, finish, trim, etc.

"Wood is abundantly available in so many different kinds, shapes, sizes and forms that it is suitable for practically all purposes.

"Wood is comparatively inexpensive as a construction material, and if used with care and without undue waste will be available for many years at a reasonably low cost."

It is sometimes argued that houses built of lumber are not so durable as those of some other material. This consideration does not have the appeal in America that it has in other countries. A good frame house may be ordinarily expected to last three generations, and there are many frame houses in the Eastern and Southern states which are in good condition after 200 years of use. Americans are prone not only to tear down their houses to replace them, but to alter and remodel them, and no other building material lends itself to additions and enlargements as well as lumber.

There are, of course, many commercial species of lumber produced in America, but perhaps the best known and most universally used is Southern pine. While it is known for its unexcelled qualities as a general structural material, its use in residential construction has probably contributed most to its renown. Briefly, it provides the necessary strength and stiffness for the structural parts of the building, enabling it to withstand gales and hurricanes with a high degree of safety; beauty because of its attractive texture and grain; comfort because of its natural insulating properties; and economy, both in first cost and maintenance. For generations Southern Pine has been the favored wood for home building in this country. It is often specified for almost every item entering into home construction. Particularly is this true in today's low-cost housing program where economy and serviceability are prime requisites. Millions of American homes have been built of Southern Pine, and have given complete satisfaction from the viewpoints of service, durability, attractiveness and economy.

Care in the selection of lumber and its treatment and application makes great difference in the completed home. Too much cannot be said about the impor-

Continued on Page 53

Lumber ... "the Ideal Home Building Material"

By A. S. BOISFONTAINE
Assistant Secretary, Southern Pine Association

CHAMBER GETS 58 NEW MEMBERS

AN INTENSIVE spring membership "roundup" was conducted by the Chamber of Commerce membership committee, under general chairmanship of Harry S. Moss, beginning the middle of May and continuing until June 1. Fifty-eight new members were obtained during May prior to May 22.

The campaign was conducted by the membership committee, working in three divisions. Maurice Levy is vice general chairman of the committee. The division chairmen and vice chairmen, respectively, are: E. B. McCullough, Reagan M. Washburn; Otto Bruck, R. H. Crocker; Jack Chaney, W. V. Lester.

Mr. Moss and members of the committee pointed out to prospective members that the Dallas Chamber of Commerce has a much lower budget than that of the average chambers of commerce in cities of similar size; that its present program of work is the most far-reaching it has ever undertaken; and that its records of achievements during the first four months of 1940 exceeded the achievements of any similar period in history.

"We have been well pleased with the response of Dallas to this roundup drive," Mr. Moss said. "The growing list of new members is evidence of an awakening appreciation on Dallas' part of the necessary role of the Chamber of Commerce in the sustained growth and prosperity of the city."

The roster of new members added since May 1 follows:

Adam Hat Stores, Inc., 518 Main St., M. Corekin.
Atlas Finance Co., Praetorian Bldg., J. L. Moore.
Ben G. Barnett, 1901 N. Harwood, Ben G. Barnett.
Biggers, Baker & Lloyd, Republic Bank Bldg., Dallas C. Biggers.
J. D. Binford, Slaughter Bldg., J. D. Binford.
Butler & Horne Drilling Co., Gulf States Bldg., W. E. (Pete) Butler.
Byrd-Frost, Inc. (2), Tower Petroleum Bldg., D. Harold Byrd, Jack Frost.
J. Hugh Campbell, 407 N. Ervay, J. Hugh Campbell.
Campbell-Taggart Associated Bakeries, Inc. (6), 6211 Lemmon Ave., Win M. Campbell, Leland Thompson, I. E. Madsen, Frazor T. Edmondson, Phil Archer, J. W. Carence.
Carrier-Bock Corp., 2022 Bryan St., I. I. Bock.
Chesterfield Co., Wilson Building, W. Lee Moore.
J. W. Crowds Realty Co., Continental Bldg., T. P. Roberts.

Cummer-Graham Co., 205 Produce Exchange Bldg., E. E. Roush.

Dallas Baseball Club, Inc. (2), P. O. Box 5024, George Schepps.

Dallas Wholesale Co., 1015 Corinth, Earl C. Bacon.

Dependable Motor Co., 1811 N. Harwood St., D. C. Ryburn.

Flortex Oil Co., 1418 Republic Bank Bldg., M. E. Florence.

R. H. Gamble Co. (2), 707 Kirby Bldg., Ralph H. Crocker, R. H. Gamble.

G. C. Gibbons, 1023 Kirby Bldg., G. C. Gibbons.

X. R. Gill, Inc., 2112 N. Harwood St., X. R. Gill.

Goodman Produce Co., 2028 Cadiz St., Simon Goodman.

Guaranty Federal Savings & Loan Assn., 1201 Commerce St., Leigh Thornton.

Harry Harlan, 419 N. Ervay St., Harry Harlan.

Heyser, Heard & Clardy, Inc., Continental Bldg., B. C. Clardy.

D. C. Johnson, Allen Bldg., Joe Hill.

Lyman E. King, 1138-39-40 Liberty Bank Bldg., Lyman E. King.

Lacy-Logan Co., First National Bank Bldg., D. A. Lacy.

George A. Levy, 2114 Greenville Ave., George A. Levy.

Magnolia Chemical Co. of Texas, 4436 McKinney, Tom W. Hanley.

Mayfair Hotel, St. Paul and Ross, Jack Tucker.

William J. McDonald, Fidelity Bldg., William J. McDonald.

Merchants Delivery Service, 423 N. Harwood St., William Funderburch.

Harry Meredith, 3331 Southwestern Blvd., Harry Meredith.

National Tank Co., 1101 Magnolia Bldg., S. S. Parker.

Newman Letter Service Co., 1911 1/2 Pacific Ave., Tom R. Newman.

L. D. Nutter, 315 N. Ervay, L. D. Nutter.

Oriental Transmission & Packing Co., 2615 Commerce St., S. O. Womack.

Phillips-Taylor, Inc., 1502 Young St., L. A. Phillips.

A. A. Porter Lighting Fixture Co., 108 No. Pearl St., A. A. Porter.

Strasburger, Price, Holland, Kelton & Miller, 1010 Magnolia Bldg., Claude R. Miller.

Smith Detective Agency, 610 N. Akard St., George A. Smith.

Hoke Smith, Inc., 1603-8 Allen Bldg., Hoke Smith.

Stoeppelman, Inc., 302 1/2 So. Harwood St., Walter Stoeppelman.

Superior Wholesale Market, 906 So. Harwood St., G. L. DuBose.

Union Acceptance Co., 613 No. Pearl, G. H. Bogue.

United States Cold Storage Co., 1114 Wood St., R. T. Mackenzie.

Van Dyke Laboratories, 2624 Commerce St., N. L. Ziman.

Continued on Page 54



Joining the Chamber of Commerce was one of the first concerns of George A. Levy when he opened his new business at 2114 Greenville Avenue. R. H. Crocker (right), vice-chairman of one of the three divisions of the Chamber's membership committee, obtained Mr. Levy's application for membership the first day the new store was open.



WORK is scheduled to be started in September on the \$350,000 Dallas Masonic Temple at Harwood, Young and Canton Streets, the architect's drawing on which is shown above. Detailed plans are being prepared by Tom Broad of Flint and Broad, architects, with the expectation that the contract can be awarded about September 1, and that the building can be completed and ready for occupancy about June 1, 1941, during Dallas' Centennial year.

Confidence that the City of Dallas will soon start work on the opening of Central Boulevard as a great crosstown trafficway was one of the factors which influenced

erected on the site of old Turner Hall, directly across Harwood Street from the Scottish Rite Cathedral. The two and one-half story building will have an exterior of Texas limestone. It will be air conditioned. The half basement will provide reception and lecture rooms, a banquet hall and dining room, kitchen, and check room. A library, offices and three lodge rooms will be located on the first floor. Two additional lodge rooms and an auditorium with a seating capacity of 500 will be on the second floor. The building will have elevator service, with spacious lobbies on each floor.

The Masonic Temple Corporation will

Willard Spends \$75,000 Expanding Dallas Plant

IN 1937 the Willard Storage Battery Co. located its Southwestern manufacturing plant in Dallas, spending \$350,000 on facilities which company officials believed would meet the demands of the Dallas Market for at least ten years.

Last month the Willard Co. awarded a contract to the Austin Company for additions to buildings and equipment of the Dallas factory, a program involving expenditure of more than \$75,000. J. E. Brown, manager of the Dallas manufacturing plant, announced the start of construction on the expansion program early in May.

An oxide mill will be provided in one of the two new buildings under construction at the plant. Heretofore, the Dallas branch factory has received its oxide from mills in the East; with completion of the additions, the entire manufacturing process will be handled in Dallas.

Other factories of the Willard Battery Co. are in Cleveland, which is the home office, and in Los Angeles and Toronto. Dallas was selected as the site for the Southwestern plant after the Dallas Chamber of Commerce had worked with company officials on the project for several years.

The expansion program of the Dallas plant will increase its capacity from 1,200 storage batteries daily to between 1,700 and 1,800.

The construction program includes the oxide mill building, which will be two

Continued on Page 55

Dallas to Get \$350,000 Masonic Temple

the building committee in recommending that the Masonic Temple Corporation proceed with plans for the building, Judge W. M. Holland, committee chairman, said. Central Boulevard will be opened two blocks east of the new Masonic Temple, and will provide quicker and easier access to the building for Masons residing in South, East and North Dallas and even in Oak Cliff, Judge Holland pointed out. The city is now negotiating with the Southern Pacific Railroad, for removal of tracks from the H. & T. C. right of way, to clear the route for the boulevard.

The new Masonic Temple will be

be owner of the property, its stock owned by the following Masonic bodies: Tannehill, Dallas, Trinity Valley, Pentagon, Washington, and Keystone Lodges, Dallas Chapter, Dallas Council and Dallas Commandery. The construction of the building will be financed by Dallas and Tannehill Lodges. F. H. Alexander is president and E. W. Speer secretary of the corporation, whose board of directors includes Walter G. Temple, Lee Richardson, C. W. Starling, J. W. Shull, John Allison, Dallas Patrick, B. R. Brown, Lee Zumwalt, and W. M. Holland. In addition to Judge Holland, the building committee includes Mr. Alexander and Mr. Speer.

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Love Field's new administration building on the Lemmon Avenue Road, now nearing completion, will be the "last word" in airport terminals. Parker-Griffith Photos.



The Texas Children's Hospital, adjoining the Freeman Memorial Clinic, is nearing completion (above). Below is a photo of the enlarged Federal Reserve Bank Building, showing the two additional floors under construction. Parker-Griffith Photos.



4 Months' Building Totals \$7,509,000

Continued from Page 11

struction of a new building in the 2200 block of Ross Avenue. Work is progressing rapidly on the \$250,000 Highland Park Presbyterian Church. Flippin-Prather Realty Co. is constructing a new two-story unit in the Highland Park Shopping Village, which will provide shops on the ground floor and offices on the second.

The Williard Storage Battery Co. is spending about \$75,000 on important expansions for its \$350,000 Dallas factory, which was built only three years ago.

Nearing completion are the \$1,250,000 U. S. Veterans Hospital, the \$1,750,000 Federal penitentiary for women, and the \$200,000 Texas Children's Hospital.

Several new residences to cost in excess of \$50,000 each are under construction in Dallas.

Other industrial projects, several additional commercial buildings in downtown Dallas, and heavy expenditures in engineering construction involved in the rebuilding of state and federal highways in Dallas County are expected to lift the 1940 total of construction contracts awards well above the \$20,000,000 mark.

Texas Grants 128 Charters in April

Charters granted to Texas corporations totaled 128 in April, and represented \$2,609,000 in capitalization, the University of Texas Bureau of Business Research has announced.

The number of charters compared with 149 in March and 127 in April, 1939, while capitalization represented a gain of 43.3 per cent over March but a decline of 8.2 per cent from April, 1939.

Twenty-one of the new firms were manufacturing concerns, 32 merchandising houses, 18 oil companies and 12 proposed to be engaged in transportation.

Sixteen foreign corporations were granted permits to operate in Texas.

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Lumber—Ideal Home Building Material

Continued from Page 48

tance of selecting lumber for permanent homes that meets the recognized standards of quality. Modern methods of manufacture and seasoning have resulted in the development of a more uniform product in Southern pine. One of the most valuable contributions to the manufacture and grading of Southern pine during the past few years has been the process of seasoning to definite moisture content.

It is interesting to note that dry lumber is practically twice as strong as green, or unseasoned, lumber. That provides added strength. Of equal, or perhaps greater importance, is the performance of seasoned lumber in the home. The removal of all excess moisture which takes place in the process of seasoning means that the lumber is pre-shrunk. It is then dressed to standard size, or worked to pattern, so that it "stays put" in construction. When green or improperly seasoned lumber is used in construction, shrinkage is bound to occur. This shrinkage causes a tremendous "pull" in the framing members, and results in some of the more common household evils such as plaster cracks, squeaky floors, and misaligned doors. Too well known are these disheartening occurrences to those who failed to give quality lumber the consideration it deserves.

As lumber is a natural insulating material, Southern pine offers unusual advantages to the home builder. For sheathing purposes, it provides substantial support to the structure, and for interior walls, it offers the friendly warmth that only lumber can provide. The use of pine paneled walls in this country dates back to early American history. Although crudely fashioned patterns were first used, their simplicity and dignity have been retained in the development of modern walls of wood. Knotty pine boards—some of uniform and some of random widths were quite in vogue several years ago, and while still popular, the trend appears now to be back to clear stock. Southern Pine is easily worked and takes a beautiful finish, either painted or stained or in a natural finish.

Countless lumber built homes in this country testify to the popularity of wood; the fine old residences of yesterday which still stand today after generations of service are a tribute to the lasting qualities of wood and its continued use in modern architecture is further recognition of its adaptability as a home building material in keeping with the times.



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Chamber Gets Members

Continued from Page 49

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Floyd West, Santa Fe Bldg., Floyd West. F. H. White Cleaning Co. (2), 2127 Cedar Springs, Fred H. White.

George O. Wilson, Republic Bank Bldg., George O. Wilson.

Worsham, Burrow & Worsham, Dallas Natl. Bank Bldg., Irion Worsham.

Wright Investment Co., 711 No. Pearl St., Gus Wright.

Omitted in previous list:

J. R. McFarland, County Treasurer.

**Membership Committee
Does Excellent Work**

Dallas business and professional men, members of the important membership committee of the Chamber of Commerce, are conducting the spring membership roundup with unusual enthusiasm and success. Harry S. Moss is general chairman of the committee, with Maurice Levy as vice general chairman.

Members of the committee who are conducting this drive, and their three division chairmen and vice chairmen, are as follows:

DIVISION A: Otto Bruck, chairman; R. H. Crocker, vice chairman; A. A. Adams, Wm. A. Blakeley, G. Porter Burgess, William Burrow, Myron Everts, Ted Ferguson, John M. Gardiner, X. R. Gill, Ben Habberton, Billy Haughton, S. J. Hay, Howard Hayden, B. H. Majors, George W. Owens, Thomas Reagan, Sam Smith, J. Cleo Thompson.

DIVISION B: E. B. McCullough, chairman; Reagan M. Waskom, vice chairman; Frank Calder, James O. Cherry, H. Thad Childre, Sol Dreyfuss, S. Y. Guthrie, E. E. Hendrix, Cecil Higginbotham, Gordon Jackson, Marion Newman, John H. Rauscher, Albert L. Reed, L. J. Sharp, J. Howell Shelton, Jack Turner, E. F. White, Tom Wilson, Bentley Young, Fred Zimmerman.

DIVISION C: Jack Chaney, chairman; W. V. Lester, vice chairman; S. H. Corder, John Cottingham, J. O. Davis, Dr. I. A. Estes, Sim T. Lake, C. L. Norsworthy, Jr., H. E. Oliver, C. K. Patton, George Schepps, C. Russell Smith, W. C. Stearman, R. W. Thompson, D. Easley Waggoner, Alfred Webber, W. Lee Moore.

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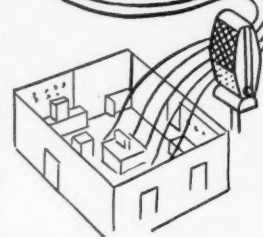
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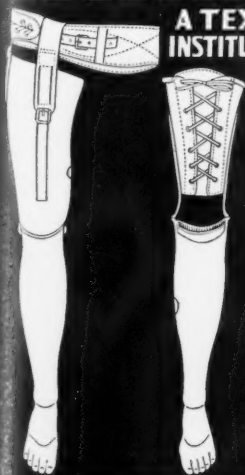
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OUT WHERE YOU CAN PARK

Willard Spends \$75,000 Expanding Dallas Plant

Continued from Page 50

stories, 30x60 feet, and an addition to the main plant, 65x120 feet. The main plant addition will provide more storage space, as well as permit the expansion of capacity. The building program is scheduled for completion in mid-summer. Mr. Brown said the expansion will add to Willard's Dallas payroll, which already includes approximately 70 workers.

N. G. Wolf is district sales manager of the company, and the regional sales offices are located in the manufacturing plant building at 8600 Maple Avenue.

Air Conditioning

Continued from Page 33

cooling again emphasizes the importance of installing adequate electrical facilities whenever building or remodeling programs are undertaken. Where circuits are overloaded, a real "bottleneck" is encountered in the further use of modern electrical facilities, which in turn, is often reflected in lowered efficiencies and reduced profits.

Industrial Hygiene Engineer

Continued from Page 39

cupational diseases are urged by the State Health Department to avail themselves of this free service.

If requested, Mr. Pierce will call at the plant and make a preliminary survey. If conditions indicate the need for a further and more detailed study, the field apparatus and technicians can be called from Austin.

Texas Cement Production Gains in April

Production of cement at Texas plants during April totaled 713,000 barrels, approximately the same as in April, 1940, but 21.1 per cent higher than in March, University of Texas business reports show.

Shipments during April—699,000 barrels—were 5.1 per cent and 3.1 per cent higher than in either of the comparable periods, and stocks on hand at the end of the month—775,000 barrels—were 9.3 and 1.8 per cent higher than on April 30, 1939, or March 31, 1939.

Bond Sales Up

A new piece has been added to the jigsaw puzzle of Texas business assembled each month by the University of Texas Bureau of Business Research—purchase of savings bonds.

Reports to the Bureau from 32 Texas cities show purchases for the first four months of 1940 totaled \$3,531,525, or 43.5 per cent more than during the first third of 1939.

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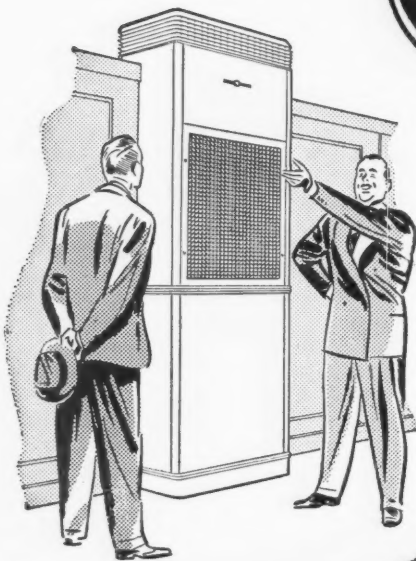
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THE MAN OF THE HOUR

SOUTHWEST BUSINESS is more than usually happy to salute, as "The Man of the Hour" in the Southwest, Dr. David Lefkowitz of Dallas.

The occasion for the salute is, of course, his attainment of his sixty-fifth birthday and his twentieth year as Rabbi of Temple Emanu-El and the fortieth anniversary of his ordination as Rabbi.

SOUTHWEST BUSINESS, however, salutes Dr. Lefkowitz not only as a moral and spiritual leader, but as a man of many affairs in the civic and economic life of Dallas.

Perhaps no better example need be quoted as to his influence and ability as a leader than a little-publicized accomplishment recently when he settled amicably and satisfactorily a major disagreement between employers and employees—taking only a few hours to accomplish the task that had puzzled a number of others interested in the industrial welfare of Dallas.

Young David Lefkowitz, born in Austria-Hungary, April 11, 1875, emigrated with his widowed mother and two other children to the United States at the age of seven. He emerged from the Hebrew Orphan Asylum in New York and the College of the City of New York with the degree of Bachelor of Science at age 19. His Phi Beta Kappa key came to him, following two years of teaching, from the Hebrew Union College and the University of Cincinnati. From the former he also received his ordination and rabbinical degree.

Twenty eventful years of community life among his own people at Dayton brought him national renown, and at the end of twenty years he was called to Temple Emanu-El in Dallas; so his forty years in the ministry have been equally divided between the two cities.

An entire book would be too small to record his accomplishments. It must be recorded, however, that all his labors have been directed toward the benefit of humanity in general and his own people in particular. Many of his accomplishments—such as the one quoted above—have been unrecorded. Briefly, those of record are:



On his sixtieth birthday a grateful congregation elected him Rabbi for life. He organized the Southwestern Chautauqua Society, served as President and Chancellor of the Kallah of Texas Rabbis, was President of the Red Cross both in Dayton and in Dallas, is Vice President of the Community Chest, of the Family Consultation Bureau, on the Board of Civic Federation. In recent years he has served as President of the Central Conference of American Rabbis, received the honorary degree of LL.D. from Southern Methodist University and of D.D. from his alma mater, the Hebrew Union College. He is a thirty-third degree Mason and active in Scottish Rite work. For ten years the radio has extended the beneficent influence of the man and his preachments into hundreds of thousands of homes throughout the Southwest.

Dr. Lefkowitz and his wife, the former Sadie Braham of Cincinnati, have four children: Lewis, a Dallas attorney; Harry James, a physician in Cleveland; Helen, now Mrs. Fred F. Florence; and David, Jr., associated with his father as Junior Rabbi of Temple Emanu-El. Seven grandchildren complete the family.

The grateful citizenry of Dallas will long remember Dr. Lefkowitz not only as a competent, fearless and just leader of his people, but as one who labored constantly and tirelessly for the advancement of his city, his state, and his nation, and for a closer approach to the brotherhood of man.

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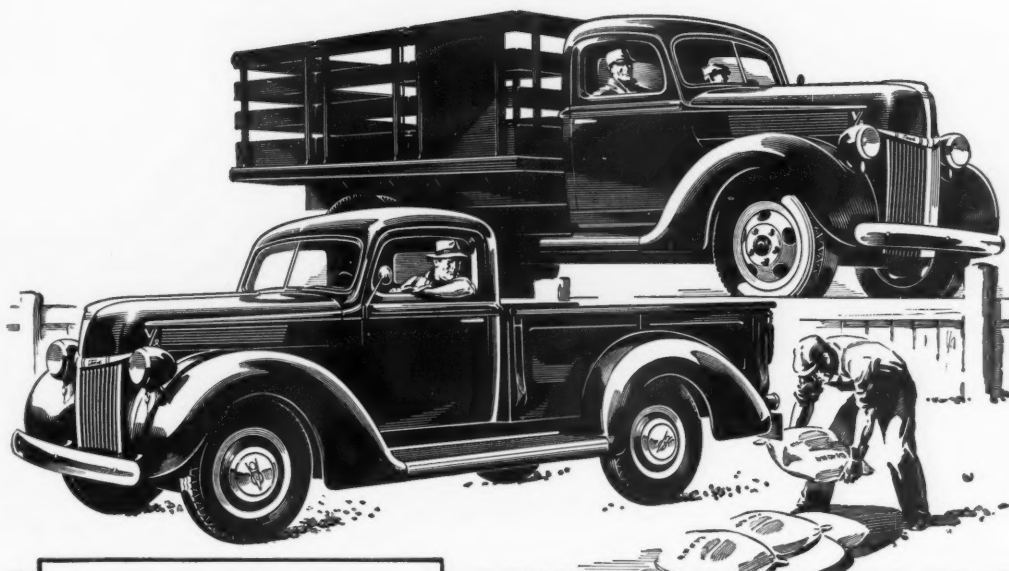
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OF CORPUS CHRISTI

CORPUS CHRISTI BANK & TRUST CO.

Texas Federation of Women's Club House

ONE OF THE FEW WOMEN BANK PRESIDENTS IN AMERICA—BANKING HOME IS ONE OF THE FINEST IN SOUTH TEXAS—CLARA DRISCOLL'S SERVICES ARE ALIKE GENEROUSLY GIVEN TO CITY, STATE AND NATION. HER UNCEASING AND SUCCESSFUL EFFORTS IN ANY ACTIVITY WITH WHICH SHE IS IDENTIFIED PLACES HER AMONG THE FOREMOST WOMEN OF AMERICA. SHE WAS NAMED DEMOCRATIC NATIONAL COMMITTEEWOMAN FOR TEXAS IN 1928.

CLARA DRISCOLL ENDEARED HERSELF IN THE HEART OF EVERY HUMAN IN TEXAS WHEN IN 1939 SHE CAME TO THE RESCUE OF THE TEXAS FEDERATION OF WOMEN'S CLUB HOUSE AT AUSTIN WITH AN OUTRIGHT GIFT OF 192,000. AS DEMOCRATIC NATIONAL COMMITTEEWOMAN MRS. DRISCOLL BECAME CO-CHAIRMAN OF THE GARNER FOR PRESIDENT COMMITTEE, DEVOTING HER TIME AND LEADERSHIP TO THIS GREAT CAUSE. MEANWHILE HER INTERESTS CONTINUE WITH THE ERECTION OF A NEW 18-STORY HOTEL AT CORPUS CHRISTI, COSTING TWO MILLION DOLLARS TO BE NAMED IN HONOR OF HER LATE BROTHER MR. ROBERT DRISCOLL—TO BE DEDICATED NOVEMBER 1, 1940.

Dallas is National Headquarters of the

GARNER for PRESIDENT Campaign

